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# FAME & FORTUNE WEEKLY.

## STORIES OF BOYS THAT MAKE MONEY.

### BEATING THE BROKERS; OR, THE BOY WHO "COULDN'T BE DONE" *By A SELF-MADE MAN.*

AND OTHER STORIES



At last, after leading his pursuers a lively chase, he suddenly turned and darted for the door of the Stock Exchange. "Stop him! Stop that boy!" roared the two brokers as Jack crossed the sidewalk, dodging a score of pedestrians.



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# FAME AND FORTUNE WEEKLY

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No. 962

NEW YORK, MARCH 7, 1924

## BEATING THE BROKERS

OR, THE BOY WHO COULDN'T BE DONE

By A SELF-MADE MAN

### CHAPTER I.—The Kind of a Boy Jack Warner Was.

"Can't you see where you're running, boy? What do you mean by butting into me like a young cyclone?"

Broker Nelson Bunner was just in the act of leaving the Manhattan National Bank when he came into collision with a bright and particularly active messenger boy of sixteen, named Jack Warner, who at that moment darted in through the half-closed door, for the clock was on the stroke of three, and the porter, who was always very prompt, was closing the outer portal.

"I beg your pardon, sir," exclaimed Jack, chasing and recovering the broker's silk hat, which had gone skating over toward the paying teller's window. "Here you are, sir. It isn't hurt a bit."

He politely handed Mr. Bunner his hat.

"I am very sorry that I ran into you, sir; but I didn't see you in time to avoid hitting you," replied Jack, apologetically.

"If this thing happens again, I'll sue your employer for damages," grunted Mr. Bunner, turning away and letting himself out of the building.

Jack grinned, and walked over to take his place in the line that led up to the window of the receiving teller. There was a big youth ahead of him of about his own age. He had seen the incident just recorded, and was snickering over it.

"What are you laughing at, Sam Holland?" asked Jack, recognizing him.

"I was laughing at the way you bumped into Broker Bunner just now. You came through like an animated cannon ball. What were you trying to do, anyway?"

"Trying to get in."

"Well, you got in all right, I'll swear to that."

"Bet your life I got in," replied Jack, with a satisfied grin. "Mr. Newell bet me half a dollar I couldn't make the bank. I took him up, and here I am."

"When did you leave your office?"

"Two minutes of three by Mr. Newell's watch."

"You nearly broke Bunner's leg. If you'd hurt him there would have been something doing all right. I wouldn't have taken the chances you did for a whole dollar."

"If you don't take some chances in this world you'll never get ahead."

"That's right, too," admitted Sam. "But luck often goes the other way. I took chances the other day on five shares of P. & M. preferred."

"Well," asked Jack, with a look of interest, "didn't it turn out right?"

"No, it didn't. I'm out and injured \$8."

"I'm afraid you're too reckless with your investments. Why don't you do as I do? Study the market carefully right along, and then when you think you see your chance, go in and win."

"Why, do you win all the time?"

"No. I wish I did. But I'm several hundred dollars ahead of the game just the same."

"It isn't so many moons ago that you were telling me that you hadn't saved up \$25 yet."

"That was six months ago, if anybody should ask you."

"And you've made several hundred dollars since then?"

"I have."

"How did you ever do it?" asked Sam, in astonishment.

"By using my head."

"Going to be a broker some day?" grinned Holland.

"Perhaps."

"I'd like to be your partner."

"You'll need money if you're going in with me."

"How much?" snickered Sam.

"Fifty to one hundred thousand," replied Jack, coolly.

"Suffering snakes! Do you ever expect to be worth \$100,000?"

"Why not?"

"That's a fierce lot of money."

"Not these days. Look at Mr. Rockefeller. They say his annual income is over \$40,000,000, and he isn't working very hard these days."

"Oh, he's an exception."

Jack now handed in his book and Sam waited for him. In a minute or two the entry was made, and the book back again in his possession. Then the two boys left the bank together. They worked in brokers' offices within a few doors of each other, lived in the same block in one of the crooked streets of old Greenwich Village, in the heart



of the lower west side of the big city of New York, and were stanch friends.

Jack had a sister, Jennie, who was employed as stenographer in an office on Greenwich street, and Sam was one of her most devoted admirers. Jack's mother was a widow, in very moderate circumstances, and she rented one of her rooms to a lodger to help pay the rent, which is always high in New York. Sam was blessed with both a father and mother, but his father had only a small salary as bookkeeper for a wholesale butcher establishment uptown; therefore, Sam's wages were gratefully appreciated in the small household, just as Jack's were in his home.

## CHAPTER II.—Jack Gets a Tip, and What He Does With It.

"I'll trouble you for that fifty cents, Mr. Newell," said Jack, walking into his boss' private office and laying the bank book on his desk.

"Then you made the bank, after all, did you?" laughed Mr. Newell, putting his hand in his pocket and drawing out a bright new half dollar, which he tendered to the boy.

"Thank you, sir," said Jack, respectfully, as he took the money. "Yes, I reached the bank just as the porter was shutting the outside door. He is too prompt for anything, Mike is. If there hadn't been space enough for me to have slipped through he wouldn't have opened it another inch if I'd gone down on my knees to him."

Then Jack told Mr. Newell how he had run into Broker Bunner. The broker laughed heartily at the incident.

"Upon my word, Jack, Bunner won't forget that bump. Some day he'll get back at you for it."

"How will he?"

"He'll play some joke on you, and make you a laughing-stock for his friends. Bunner is famous for that kind of thing. He has a great fashion of coming up behind me on the floor of the Exchange and tipping my hat over my eyes; and sometimes he will vary the performance by a slap on my shoulders that almost takes the wind out of me."

"I shouldn't think you'd like that kind of fun, sir."

"I don't. But what can you do? That's Bunner's way. He's full of animal spirits, that is, when he's on the right side of the market."

"And when he's on the wrong side, how does he act?"

"He's more subdued."

"Then I guess I only balanced your account, sir, when I nearly upset him this afternoon."

The broker grinned broadly, and then asked Jack to help him on with his coat, as it was time for him to go home. Next morning, when Nelson Bunner saw Mr. Newell at the Exchange, he went up to him and said:

"Look here, Newell, you want to curb that uncommonly active messenger of yours. He came near knocking me into the middle of next week, yesterday afternoon at the bank. He's the wildest cub in the Street."

"He told me all about it, and I advised him to be a little more careful in the future. Do you

want to buy any Lake Shore preferred this morning?"

Nelson Bunner didn't want any, and the two brokers separated. Mr. Newell returned to his office about half-past eleven, and the first thing he did was to send Jack down to a certain broker on Broadway with a note. When Jack entered the broker's office he found that he was engaged with a customer, so he had to wait till his turn came. He took up a morning paper, and sitting down in the corner, began to read the news.

While he was thus engaged a couple of big brokers came in, and taking their stand at the window near Jack, began to converse in a low tone about a stock that was forming a syndicate to boom. Jack heard one of the brokers say that there was a mint of money in the deal, as the shares could be bought at a very low figure. The boy made a mental note of the name of the stock, which was P. & D., and soon afterward the gentleman who had been in the private office came out and Jack rushed in to deliver his note. The broker read it, scribbled an answer on a pad, tore the slip off, sealed it in an envelope, and after addressing it to Mr. Newell, handed it to Jack. The boy hastened back to the office at his usual rapid rate, but every foot of the way he was thinking about the tip—the first he had ever picked up—on P. & D.

"Seems to me this is a chance I oughtn't to miss. Such pointers are not flying around loose in Wall Street. I must see what that stock is going at."

After delivering the envelope to Mr. Newell he looked up P. & D. in the previous day's quotations. He found that a small number of shares had changed hands at 19 7-8. He watched the tape at intervals that afternoon, but no sales of the stock were recorded. Next morning he had not quite made up his mind whether he would buy 50 shares on the usual margin, or risk his whole capital by plunging on 200 shares. When he returned from an errand at eleven o'clock he noticed that the ticker showed a sale of 2,000 shares of P. & D. at 20.

"I guess I'll go the whole hog on this thing and see how I come out."

When he went to lunch he drew \$400 from his bank, which left only \$5 to his credit, or just enough to hold his book. He took the money to Prescott & Co., a banking and brokerage house on Nassau street, which handled his other deals, and left an order for 200 shares of P. & D. at 20. The firm 'phoned the order to their representative at the Exchange, and in ten minutes the 200 shares were bought and held by the bank subject to Jack Warner's order. Next day P. & D. went up half a point. By the end of the week the boy noticed that a good bit of the stock had changed hands, and that it was steady at 22. On Monday the stock began to attract considerable attention on account of the efforts of certain brokers to buy in all that was offered. In consequence, a number of brokers not in the ring began to bid for it, and that sent the shares up to 24.

The stock went up and down, shuttlecock fashion, for the rest of the week, but finally closed at 24 5-8 on Saturday. During the next week, the syndicate having got all they wanted, or could obtain at the upset price they were



willing to pay, now set rumors afloat which caused P. & D. to get an upward spurt on, and two weeks from the day Jack bought his 200 shares at 20 it was selling at 30 1-4. Finally, when it reached 35, he concluded he would cash in, and not run the risk of seeing his profits melt away if the stock should happen to go to pieces, as it was liable to do at any moment. So at noon he went around and ordered the stock, which had now reached 35 1-4 sold, making a profit of \$3,000.

### CHAPTER III.—Jack Surprises His Mother and Sister.

With \$3,000 in bank to his credit, and \$400 in his pocket, which he intended to take home to his mother that afternoon, Jack Warner felt as independent as the richest man in the financial district. Bessie Dean, the office stenographer, noticed that he held his head higher than usual that day, and wondered what had come over the fun-loving boy.

"Say, Jack," she remarked, when he brought her a document to copy on her typewriter, "are you going to be promoted?"

"I haven't heard anything about it," he answered. "Why?"

"You seem to have grown very important-looking all of a sudden," she said, with a mischievous smile.

Jack grinned, and then he said, abruptly:

"Can you keep a secret, Bessie?"

"The idea! Why, of course I can. Have you got one to tell me?" with dancing eyes.

"Then listen! To-morrow is the 30th of May. It's a legal holiday and we don't have to come to work."

"You good-for-nothing boy!" cried the girl, in a disappointed tone. "Is that all you had to tell me? Aren't you too provoking for anything?"

She made a slap at Jack with her ruler, but he was out of reach and making for the reception-room, with a broad grin on his face.

"Mother," he said that night at the supper-table, "I've got a present for you."

"Have you? It's nice to be remembered once in a while," replied the pleasant-faced little woman, regarding her first-born with a mother's fondness.

"Haven't you got something for me, too, Jack?" asked his sister, laughingly.

"Why, what do you want, Jennie?"

"I wouldn't refuse a hundred dollars if it came my way," she said, roguishly.

"Wouldn't you take anything less?" he grinned.

"Not a cent less," she replied, with a solemn shake of her pretty head.

"Then I suppose I'll have to give it to you," said her brother, putting his hand in his pocket, pulling out his wad, and peeling off five twenty-dollar bills. "Here you are."

He held them across the table toward her.

"Why, where did you get all that money?" she asked, not offering to take the notes. "Been collecting it for Mr. Newell?"

Jack shook his head.

"That money is all mine," he said.

"All yours!" she ejaculated, with wonder in her eyes.

"Sure. You didn't know I was a small capitalist, did you?"

"Jack, will you be serious? "Whose money is it?" she demanded.

"It's mine, until you get your fingers on it, and then it's yours."

"Mother, isn't Jack just too provoking for anything? He says that roll of bills is his money. You ought to be ashamed of yourself to tell such a fib," turning to him again.

"Then you don't believe me, sis?"

"Certainly not. Where would you get all that money?"

"Where would I get it? In Wall Street, of course."

"You may have got it in Wall Street, but it doesn't belong to you."

"Then you really believe that I am telling you a lie when I say it's all mine?"

"I think you are trying to tease me; that's what I think."

"I am offering you one hundred dollars. Don't you know that it isn't lucky to refuse money when it's offered to you?"

"Mother, won't you make Jack stop his fooling?" exclaimed Jennie.

"Jack, dear, don't tease your sister," said Mrs. Warner, with a smile.

"Why, mother, when I said I had a present for you, didn't she ask me if I hadn't something for her, too? I asked her what she wanted, and she said she wouldn't accept anything less than one hundred dollars. Now, when I offer her that sum she refuses to take it. I think girls are funny creatures."

"If that was your money, dear, and your sister thought you could afford to let her have it, she'd accept it gladly," said his mother. "But—"

"Then you don't think it's mine, either?" said Jack, assuming an injured expression.

"Well, Jack, I don't see how you could make so much money all at once."

"Why, there's only \$400 in this wad."

"Will you listen to that, mother?" cried Jennie. "Only \$400! He talks as if he had a big bank account."

"Perhaps I have. That is, big for a boy of my age."

"Don't talk ridiculous! You never told us before that you had money in a saving's bank. Where would you get it? You give mother every cent of your wages."

"I've got an account all right," said Jack, wagging his head and grinning. "A fellow can pick up a little coin on the outside once in a while. I held on to my funds till I got five dollars, and then I opened a bank account."

"Did you really?" cried his sister, in some surprise.

"I did really," mimicked Jack. "And when I got \$25—"

"Why, have you saved as much as \$25?" she asked, incredulously.

"Don't interrupt me, please. When I got \$25 together I went long on five shares of O. & B. at 50 on a borrowed margin of ten per cent."

"You did what?" asked Jennie, opening her eyes in astonishment.

"I purchased five shares of O. & B. railroad stock, whose par value was \$500, and whose market value was \$250, thus getting a credit of \$225."



If the stock went up five points I stood to make \$25 profit; if it went five points the other way I was sure to lose my \$25."

"Well," cried Jennie, breathlessly, "which way did it go?"

"It went up."

"And you made \$25?" she exclaimed, with shining eyes.

"I made more than that."

"Why, I thought you said that if it went up five points——"

"I did. But in this case I held on till it went up twelve points; consequently I cleared a profit of \$60, less \$1.25 commission."

"My, how lucky you were! So you have more than \$80 in the bank?"

"Hold on, sis! Are you telling this story, or am I?"

"Why, you are, of course."

"Then don't be in such a hurry to jump at conclusions. I did have more than \$80 in bank for a while, then I took another flyer at the market—five shares of Michigan Central—and cleared \$6 a share. That raised my capital to over \$100."

"And you never told us a thing about it!" cried his sister, shaking her finger at him. "What a close boy you are!"

"All that happened nearly a year ago," went on Jack, with a grin. "Since then I've been speculating, off and on, sometimes losing, but oftener winning, until about a month ago my bank account had reached \$400."

"Then that money in your hand is really yours, after all?" said Jennie, with a little cry of delight.

"Didn't I tell you that it was mine?"

"Yes; but it seemed so improbable then that——"

"You didn't believe me. Well, I'll excuse you, sis. About three weeks ago I got hold of a pointer. I heard a couple of brokers talking about a pool that was being formed to boom P. & D. I concluded to risk my \$400 on the strength of it, and I did."

"Your whole \$400? Why, Jack!"

"I bought 200 shares at 20, held on to them till yesterday, and then sold them at 35 1-4, clearing \$3,000. How does that strike you?"

Mother and daughter looked at the young man of the house with great astonishment.

"If you imagine this is a pipe dream, why, there's my bank book to prove it."

He produced the book, opened it, and held it up so that both of them could readily see his name and the entry of \$3,000.

"I hope you're satisfied, sis. I've brought \$400 home to divide between you—\$100 for you, Jennie, and \$300 for mother. Accept the cash with my loving regards. One of these days I'll do better by you."

Perhaps that wasn't one of the happiest evenings the Warner family had spent since the husband and father was taken from them four years before.

#### CHAPTER IV.—Nelson Bunner Plays a Joke on Jack Warner.

Mr. Dwight Newell, Jack's employer, was a wealthy and successful trader on the New York Stock Exchange. He had a large number of

customers for whom he did business, and his reputation as a square man was unquestioned.

One day soon after Jack had scooped in his \$3,000 three gentlemen called on Mr. Newell. Jack recognized them as well-known brokers, and showed them into the private office. One of them was Nelson Bunner, who looked mighty hard at the boy; the second was an operator named Lucius Treadwell, one of the slickest traders in the Street, and the third was William Fletcher of New street.

"Glad to see you, gentlemen," said Mr. Newell. "what can I do for you?"

"We called upon you, Mr. Newell, to see if you wouldn't go into a syndicate we are forming to boom a certain stock," said Mr. Treadwell, coming directly to the point. "There are six of us pledged to advance \$100,000 each. We are looking for four more to make it \$1,000,000. Are you with us? We shall easily clear up a million, and you might as well have some of the pickings as any one else."

"What is the name of the stock you are going to boom?" asked Mr. Newell.

"That is a secret you could hardly expect me to disclose until after we had your assurance that you will be one of us."

"I'm obliged to you for the invitation, Mr. Treadwell, but as this seems to be a kind of blind pool, I will have to ask you to excuse me going into it. When I speculate in the market myself I want to control my own money, which I could not do in this case."

The three brokers were disappointed. They had calculated on talking Mr. Newell into the project, but he vetoed the matter so decidedly at the outset that they were obliged to take their departure without having accomplished their object. The broker, as soon as he was alone, began to wonder what stock these people were going to corner.

Shortly after Jack came in from a hasty lunch, Mr. Newell sent him over to a big office building in Exchange Place with a note for a broker named Gestler. Mr. Bunner had an office in this building on the same floor as Gestler's, and he came out into the corridor just as Jack sprang out of the elevator and dashed for the other end of the passage. The broker saw the boy approaching at a rapid pace, and the idea popped into his head that this would be a good chance to get square with Jack Warner for running into him at the bank that day. He pretended not to see Jack, but just as the boy passed close to him he suddenly put out his foot and tripped the lad up. He really had no intention of hurting Jack much—in fact, he was of the opinion that boys, like cats, invariably landed on their feet under all circumstances; but he overdid the thing on this occasion.

At any rate, Jack took a header, came up with a whack against the wall of the corridor, and rolled over unconscious. Nelson Bunner was startled by the outcome of his practical joke. He raised the boy up and carried him into his office, where he laid him on the lounge under the window in his private room, and dashing water into his face, tried to bring him to, but without success. While he was thus engaged, Brokers Treadwell and Fletcher came in, and when they saw the young messenger stretched out on the



lounge they wanted to know what was the matter with him.

"He caught a nasty fall on the marble floor just outside my office, and I brought him in here to revive him. I guess I'll have to send for a doctor."

"Oh, send to the nearest drug store for some salvolatile. A whiff or two of that ought to bring him to," said Treadwell, after a glance at the boy.

So Mr. Brunner sent out one of his clerks for the stuff. While he was gone the three brokers got talking together. The subject was the one which most interested them at that time—the pool they were forming to boom a particular stock which they, themselves, had selected.

They forgot all about Jack for the time being, and were gathered about Nelson Bunner's desk with their backs to him. In the course of five minutes the boy began to recover his senses. His first sensation was that of bewilderment at finding himself in an office that was strange to him. While he was wondering how he got there, and what had happened to him, he heard voices close at hand. He turned his head and looked in that direction. The first face his eyes rested on was Nelson Bunner's, and like a flash the cause of his mishap came to him.

Then he recognized the others as Mr. Treadwell and Mr. Fletcher, who had that morning called on his employer. He also heard the name of the stock that had been picked out to boom, and all the reason why this particular stock offered advantages for their purpose that none other had.

"This is a bang-up tip, if there ever was one," he breathed. "I ought to be able to make a dandy haul on it. And just to think Bunner put me in the way of it himself by playing one of his nasty practical jokes on me."

It almost made him laugh to think of it.

"Why, he'd kick himself from here to Harlem if he knew I was overhearing all his plans. His joke has reacted like a boomerang."

Jack chuckled softly to himself, and at the same time didn't miss a word that was spoken within a yard of him. Presently there was a knock at the door. Nelson Bunner went to the door and received a small bottle of spirits of ammonia.

"Wait a moment, gentlemen, Jack heard him say, 'till I try the effects of this bottle on this unconscious messenger. If it doesn't fetch him to, I'll have to send for a doctor.'"

Jack wondered what kind of preparation the broker was going to try on him, and was more than half inclined to jump up right away and declare he was all right. He was rather afraid to be too hasty about recovering his senses after what he had overheard, so he allowed Bunner to uncork the powerful essence under his nose. He recognized what it was at once, but got such a strong whiff of the stuff that it partially strangled him and brought on a fit of coughing, in the midst of which he sat bolt upright with streaming eyes.

"I see you're all right, young man," said Bunner, in a relieved tone. "You had a nasty slip on the floor outside in the corridor, and landed against the wall like a thousand of bricks. Lucky

for you I came along, picked you up and brought you in here."

Jack concluded to let him think that he wasn't aware that he owned his mishap to him, and therefore pretended to accept the smart broker's version of the occurrence as the correct one. In a few minutes he declared that he felt as good as ever, and after Bunner had personally given his clothes a brushing, he thanked the broker, with seeming gratefulness, and took his leave. Then he went on to Broker Gestler's office and delivered Mr. Newell's letter. He had to wait a few minutes for an answer, after which he returned to his own office, where he found his employer impatiently awaiting his return.

## CHAPTER V.—Jack Plunges on St. L. & S. S.

"Wasn't Mr. Gestler in when you reached his office?" asked Mr. Newell.

"Yes, sir."

"I may be mistaken, but I fancied you took rather a long time to carry that message for me and bring back the answer. I believe I told you to hurry, as the matter was important."

"I did hurry, sir, and it turned out to be a case of the more hurry the less speed."

"I don't quite understand you, Jack," said the broker, regarding him intently through his glasses.

"I hurried so fast that I caught a tumble up on the sixth floor of the Vanderpool Building, in front of Mr. Bunner's office, the gentleman I ran into at the bank a few weeks ago, if you remember."

"Did you hurt yourself?"

"Well, I was unconscious a while, I can't say for how long. Bunner carried me into his office to revive me, but I came to myself without any assistance from him."

Jack then told his story from first to last. Mr. Newell was indignant when he learned that the smart broker had actually tripped his messenger up when the lad was bound on an important errand. But his indignation soon gave way to a different feeling—a feeling of exultation when Jack disclosed to him the inner secrets of the pool.

"You say they're going to operate with St. L. & S. F.?" cried Mr. Newell, with eager excitement.

"Yes, sir."

"Look here, Jack, those men were in here this morning trying to induce me to go into that pool."

"I know that, sir. I heard them talking about their failure to get you to join them, and they were kind of angry with you about it."

"Well, I won't go into a blind pool under any circumstances. It's altogether too risky. Now, Jack, I want you to hold your tongue about what you heard in Brunner's office. I wouldn't have the fact leak out for a good deal of money. I dare say you know you have got hold of a valuable tip. I can use that tip to good advantage, therefore I'm going to pay you for it. I'm going to give you \$2,000 cash in exchange for it. That's fair, isn't it?"

"I didn't expect you to pay me for it, sir," said Jack, in surprised delight.

"I believe you. But you're entitled to some—"



thing, and that's the least I feel that I ought to offer you. You got a nasty fall in connection with it, and the money will act as a pleasant kind of salve."

"I am very much obliged to you, sir."

"You are welcome, Jack," said his employer, as he wrote out his check for the sum mentioned. "You can draw the money, if you wish, when you take our deposit to the bank, which you ought to do right away, as it is getting on toward three. But remember, Jack," as he handed him the check, "you must forget all about what you overheard in Bunner's private office."

"All right, sir. I'll be as mum as an oyster."

In a few minutes Mr. Newell had another message ready for him to take to another broker's, and he was directed to go to the bank at the same time. He got the bank book with its contents for deposit from the cashier, and start-out out on his double errand. He met Sam Holland hurrying along in the same direction, and found that he was only going to the bank.

After the boys had finished at the bank they parted at the door, Jack going around the block to Broad street to deliver his note. When he went out to lunch next day he drew \$450 from his bank and, putting it in his pocket, went around to the Manhattan National Bank. This establishment had a department for the accommodation of its customers and those known to the bank officials who wished to purchase or sell stocks. Jack was known to the man who had charge of this business, and he went straight to his office.

"Hello, Warner," said the gentleman, when the boy presented himself before him. "What can I do for you?"

"I want you to buy me 500 shares of St. L. & S. F. at 49," said Jack, in a business-like way.

"Is this a joke, young man?"

"No, sir. This is the real goods. Here is Mr. Newell's check for \$2,000, and here is \$450 cash. That will cover the margin."

The gentleman whistled as he examined the check and saw that it was all right.

"Why don't you get Mr. Newell to buy the stock for you?"

"Because I prefer to buy through this bank."

"Very well. You ought to know your business."

Mr. Bates took the check and the money, made a memorandum of the transaction, and handed Jack a duplicate. In ten minutes the stock was bought and held subject to the boy's order. Mr. Newell started in even before his messenger boy to buy up as much of the stock as he could get hold of in small lots. He employed a broker who had never heretofore done any business for him, in order that the purchase might not be traced to him. Two days later the stock advanced to 51, at which figure Jack invested the balance of his money in 500 more shares, and then began to watch the ticker for results.

## CHAPTER VI.—Jack Finds a Million-Dollar Check.

Next day Jack and Sam, on their way to lunch, met at the corner of Broad and Wall streets.

"Well," said Jack, "did you buy St. L. & S. F. as I told you to?"

"Nope."

"Then I don't see any use of handing you out a tip."

"How do I know it is a bona-fide tip?"

"What did you expect me to do? Furnish you with a sworn affidavit that the stock was sure to rise?"

"Pooh!"

"Well, the shares have gone up two points since I spoke to you about the stock. See what you're out by not following my advice."

"They won't go any higher."

"Won't they? I say they will."

"How can you tell that they will?"

"Sammy, I'm not telling all I know. I advise you once more to buy St. L. & S. F. and get hold of all you can raise the margin for."

"You've bought some yourself, have you?"

"I've put every dollar I own into it, and I'm going to buy fifty shares for mother and ten shares for 'sis' before I go back to the office."

Sam stared at his friend, and seeing that he was in dead earnest he got interested in St. L. & S. F. at once.

"I guess you've got hold of some inside information. You say it's ruling at 51. Well, I can just afford to go long on fifty shares, and I'll chance it."

"If you'd done that when I told you to first, you'd be \$100 in to-day," said Jack.

"That's right," admitted Sam. "But I didn't, so what's the use of talking?"

There was a big, long envelope lying in his path, and he gave it a kick.

"What did you do that for?" asked Jack. "Why didn't you pick it up? Might have been a hundred-dollar bill in it."

"Pick it up yourself if you think there is," grinned Sam.

Jack did so. Inside he found an endorsed and negotiable check for \$1,000,000, made to the order of the Empire State Trust Company.

"Aren't you sorry you didn't pick it up yourself?" grinned Jack. "Returning that to the Trust Company ought to be worth a tenner."

Sam felt like kicking himself, and his lunch didn't taste half so good that day as usual. He didn't forget, however, to buy fifty shares of St. L. & S. F. before he returned to his office. Jack, after buying the same stock for his mother and sister, returned to the office and showed the check he had found in the street to Mr. Newell.

"You'd better run over to the Trust Company right away and return it," said his employer.

Jack put on his hat and hastened out to do it. When he reached the Trust Company he asked for the cashier.

"I found this check on the street in a dirty envelope, and as it's made out to your order, I have brought it to you."

"Thank you, young man," said the cashier. "That was lost this morning. What is your name?"

"Jack Warner."

"Where are you employed?"

"By Dwight Newell, stock-broker, No. — Wall Street."

"Just wait a moment."

The cashier went into the counting-room and returned in a few moments.



"I sent an advertisement to two of the dailies offering a reward of \$100 for the return of that check. As you had the luck to find it, the reward is yours." Thus speaking, the gentleman handed Jack a crisp new \$100 bill.

"Thank you, sir. You are very liberal."

The boy put the bill in his pocket, and returned to his office, where he showed it to Mr. Newell at the first chance.

\$3 "It's better to be born lucky than rich," laughed the broker.

"That's what I think, sir, for if you're lucky you're bound to get rich."

There was a paragraph in an afternoon paper about the finding of the million-dollar check by Jack Warner, a young messenger boy employed by Dwight Newell, stock-broker, of No. — Wall Street, and how the Trust Company had paid him \$100 for returning it. Next day every broker who knew the boy and saw him congratulated him about his good luck. Sam Holland was more than ever convinced that he was a chump for letting that chance get away from him.

"Just my luck," he grumbled to himself. "I had the first whack at it and I let it go by. I ought to be kicked. After this I'll pick up any old thing I ran across in the street, bet your life."

## CHAPTER VII.—A Lively Chase After a Thief.

Soon after Jack came back from lunch Mr. Newell returned from the Exchange. He called the boy into his private office and handed him an envelope to take to one of his big customers who had an office on lower Broadway. Jack went down Broad street to Beaver street, and thence to Broadway, turned up half a block and delivered the note.

"There's no answer," said the gentleman, after reading the brief note, so the boy took his departure, walking up Broadway. The sidewalk was crowded with busy pedestrians at this hour, and Jack had to dodge in and out in order to make his usual brisk time. A finely dressed lady came out of the Fulton Safe Deposit and Trust Co. She carried a bulging satchel in her hand and walked to the edge of the curb to signal a Broadway uptown car. A sharp-featured, hatchet-faced young man, shabbily dressed, stood within a yard of her. Jack was amazed to see him edge toward the lady and make a sudden snatch at the satchel.

He wrenched it from her hand and darted across the street, under the very nose of a big express wagon, while the lady stood dazed and thunderstruck on the walk. It was all done like a flash, and the thief was getting a good start, when Jack recovered his wits and sprang after him. At the same moment the lady screamed, "I've been robbed! Catch him!"

The crook darted down a narrow thoroughfare known as Thames street. Jack had him spotted and followed like a deer. After the sharp-featured young man had gone half a block he looked over his shoulder, and seeing the boy coming after him full tilt, with a crowd some little way behind, he realized that he was in for it unless he could outwit his pursuers. He was a smart runner, and stood a good chance of

getting clean off if not headed by a cop or a pedestrian. He turned into Church street, and thence into Rector, and finally darted into a narrow, dark hallway, where he was followed by Jack with the excited mob at his heels. Jack, however, couldn't find any trace of the thief. He found there was a small yard in the rear, and he started to climb the fence to see if he could discover which way the crook had gone. Suddenly he was grabbed by the leg and pulled back into the yard.

"No, you don't, young man," cried a triumphant voice. "I've got you."

Jack looked at the speaker, and found that he was a tall, thin and well-dressed young man.

"What's the matter with you?" demanded Warner, angrily. "I was trying to see which way the rascal went. Do you want him to get away entirely?"

"That's too thin, young fellow. Where's that satchel?"

"What the dickens are you talking about? Take your hands off of me."

Nearly a dozen men and boys ran into the yard then, and gathered about Jack and the tall, genteel-looking man.

"I see you've got him," said one of the foremost in the crowd. "What's he done with the stolen property?"

"What's the matter with you people? Are you crazy?" cried the young messenger indignantly. "What do you take me for?"

"For a thief, of course. What else are you?" replied the last speaker, also laying his hand on the boy's arm, as if afraid he might somehow manage to slip away.

"I'm no thief!" ejaculated Jack, his face flushing with resentment.

"No thief, eh?" said the tall, thin man, sarcastically. "Haven't we been chasing you all the way from Broadway, where you stole a lady's satchel, and didn't I catch you in the act of sneaking over this fence?"

"Why, you chump, I saw the theft committed, and I was running after the fellow, who came in here and, I suppose, went over this fence, and now he's making good his escape while you're making donkeys out of yourselves."

"Here comes a cop," shouted a boy at this moment.

A big policeman made his appearance in the yard.

"What's the trouble?" he inquired.

"This young fellow stole a satchel from a lady on Broadway, and we've chased him into this place, where I caught him as he was trying to scale the fence."

Thus explained the tall, thin young man, whose zeal on this occasion was unfortunately misapplied.

"He's way off, officer," spoke up Jack, earnestly. "I saw the whole thing as it occurred on Broadway. The lady came out of the Fulton Safe Deposit and Trust Co., and as she stood on the edge of the sidewalk, waiting for a car, a sharp-featured young man in shabby clothes stepped up alongside of her, grabbed her satchel, ran across the street and flew down Thames street. I cut after him and ran him in here, where I lost him. I thought he must have gone over the fence, and I was climbing up to see if



I could catch a sight of him when this man grabbed me by the leg and pulled me back. That's the whole story."

Jack was well dressed and bright looking. He looked far from being a thief, and the officer was inclined to give him every chance to square himself.

"You say this boy stole a satchel from a lady on Broadway?" the policeman said to the tall, thin man.

"Yes," answered the man, confidently.

"Where is the satchel?"

"He must have hidden it somewhere in here."

He took his hand off Jack's arm and looked at the officer. The boy happened to cast his eyes upward and spied the real thief on the top fire-escape trying to reach the roof of the building.

"Why, there's the thief now," he cried, excitedly, pointing upward.

Everybody in the yard looked at the fire-escape and saw the sharp-featured young man with the satchel in his hand drawing himself up on the roof.

"Give me a boost quick, officer," cried Jack. "I'll run up the escape and try to catch him while you're coming up the stairs."

The policeman thought that a good idea, for the boy was much more active than he, and if any one could overtake the crook it was he, so he gave Jack the necessary lift, and then started for the inside of the building to find the stairway which, being in a dark corner, had been passed unnoticed by all except the thief, who was probably familiar with the building.

## CHAPTER VIII.—Jack Recovers the Stolen Satchel and Its Owner Rewards Him.

Jack Warner flew up the fire-escape like a young monkey, and the greater part of the crowd stayed in the yard to watch and encourage his efforts to catch the real thief. By the time Jack reached the second story the crook had gained the roof and disappeared. He knew now that he was being followed once more, and didn't lose any time in trying to shake off his pursuers. It didn't take Jack as long to reach the roof as it had the crook.

Athletic exercises and a strong constitution had endowed him with muscles of steel. He drew himself up to the cornice, threw his legs over the edge of the roof and in a moment he was looking about him for the fleeing rascal.

The fellow was kneeling down beside a scuttle, four houses away, trying to get it open, but it firmly resisted his efforts. Jack started for him, certain that at last he had him cornered. The crook saw him approaching, jumped to his feet, drew a small revolver and pointed it at the boy.

"Go back, or I'll shoot you!" he cried in a threatening tone.

Jack leaped behind a chimney. The bricks around the mouth of it were loose. He grabbed one of them and then peered around the corner of his shelter. The crook had succeeded in picking the scuttle open, and was now almost through it, only his head and shoulders appearing above the edge. Quick as a flash Jack launched the brick at him. It struck him on the head. The

pistol fell from his hand and rattled on the roof, while the thief himself disappeared through the hole as if he had lost his grip and fallen. Jack seized the revolver and looked down through the scuttle. The fellow lay in a heap about eight feet below, but it was so dark that the boy couldn't make out things clearly.

"I've got him now, sure," he breathed, as he let himself down into the opening and started to descend the stairs.

Before he reached the bottom, the crook recovered from the shock he had received, and springing to his feet dashed into a room, the door of which, in default of lock and key, he began to barricade with a table and some chairs. It was a minute or two before Jack caught on to the way he had vanished. Then he jumped for the door and tried the handle. It opened a few inches under the weight of his shoulder. Jack pushed harder against it and the table began to yield inch by inch. Looking into the room he saw the crook getting out through a back window into the open window of a house at right angles to it.

Getting a purchase on the side of the door Jack exerted all of his strength and the barricade went to pieces. In a moment he was at the window himself and following the trail of the rascal into the adjoining building. Passing through the room, which was quite bare, for the building was unoccupied, he dashed out into the corridor and then he heard the footsteps of the thief two floors below, taking the stairway two steps at a time.

"I know a better way than that," grinned Jack, straddling the banister and sliding down to the next floor like a flash.

He repeated this performance at each staircase, and reached the ground floor in time to find the crook in the act of forcing the street door with a small jimmy.

"Surrender!" roared the boy, darting at him.

The thief, driven into a corner, turned furiously upon him and grappled with him. They went to the floor with a crash, and it was a case of rough house between them. The crook was just as active as his opponent, but he was not as strong. Jack managed to get on top, and once there he held his advantage.

"Now will you give in?" he said.

"Why don't you do something?" sneered the crook, with a wicked grin. "You dassent get off me. I'm ready to stay all night."

"I'm waiting for the officer to track us here, then your name will be mud."

At that moment he heard a sound of steps far up in the building. The crook heard it, too, and he didn't like it, for he recommenced his struggles to escape from his captor. Jack for the next few minutes had all he could do to hold him. When the fellow finally gave up quite exhausted, the sound of heavy footsteps was plainly to be heard descending the flight above.

"Hello!" yelled Jack. "Come here."

"Hello!" replied a voice, and the footsteps came quicker.

In a few moments the policeman appeared upon the scene.

"You've got him, have you?" exclaimed the officer. "I've been all over the next house and couldn't find a sign of either of you."



"I've been sitting on him for the last fifteen minutes. I'm mighty glad you have shown up at last."

"Well, let him up now. I'll attend to him."

Jack got off his perch and stood up while the policeman collared the crook.

"How are we going to get out of here?" asked

Jack. "That chap was trying to force the door when I caught him."

"\$3. Pick up that jimmy and see if you can't complete the job," said the officer.

Jack tried the steel implement on the door, and soon got the flimsy old lock to yield. Then he picked up the stolen satchel and followed the cop and his prisoner out on the sidewalk. The crooked didn't give up all hope even then. Suddenly he wrenched his arm loose, tripped the officer and was off like a shot. The policeman gave chase up the street, the crook dodged around the corner, and Jack lost sight of them both.

"Well, I'm not going to follow them. I'll take this satchel to the safe deposit company, leave it there, and go on to my office."

He told his story to one of the officials at the vaults, left his name and business address and returned to Wall Street. Mr. Newell was just going home, and naturally his first question was:

"What detained you so long, Jack?"

Then the boy told his story all over again.

"Well, you've had quite a strenuous time of it, upon my word. You'll be in the papers again to-morrow morning. Really, you're getting to be quite a public character," he said, smiling.

Mr. Newell was right. The story of the daring theft in broad daylight on lower Broadway was printed the following morning, together with Jack's part in the affair, as detailed by him to the safe deposit company's official. The thief, however, had managed to get clean off. The value of the property in the satchel was given at \$50,000 worth of Government coupon bonds and \$5,000 in cash.

On the following afternoon the lady, whose name was Knight, visited Mr. Newell's office and expressed her gratitude to Jack for saving her property, at the same time insisting that he accept \$1,000 as a token of her appreciation. He protested that he didn't want any reward for what he had done, but he had to take it just the same, and Mrs. Knight also gave him an invitation to call upon her at her home in Madison avenue.

## CHAPTER IX.—The Booming of a Stock.

"Well, I never saw such blind luck as you are having, Jack Warner," said Sam Holland that evening, when he called at his friend's house and Jack showed him the ten one-hundred-dollar bills that Mrs. Knight had given him for saving her satchel with its valuable contents. "Money seems to be raining in your direction. I wish I was half as lucky as you. What are you going to do with all that boodle?"

"What am I going to do with it? Well, I'll tell you, Sam. With this and the hundred dollars I got the other day I'm going to buy mother 150 more shares of St. L. & S. F., making her

holdings 200 shares altogether, and I'm going to buy sis forty shares more, making hers fifty. I shall have to pay at least 56 for the stock, as that is what it is going at now."

"You must have a lot of confidence in that stock to buy more of it at 56," said Sam. "Do you think it will go as high as 60?"

"Yes, and higher."

"Say, how much have you got of it, anyway—I mean yourself?"

"That is one of the secrets I'm not giving away."

"You might tell me."

Jack shook his head.

"I haven't even told mother. I don't believe in spreading my business around, even to my best friends. I advise you to follow the same principle. It pays."

"That's all right, if you haven't got confidence in a person, but——"

"Don't mistake me, Sam. I've got all the confidence in the world in you; but a rule is a rule. That's my way of doing business, and I want to stick to it."

Next day was Saturday. Jack bought the stock he had spoken to Sam about the first thing in the morning and got it at 56. An hour later St. L. & S. F. reached 57, and closed at noon at 58. Jack had no knowledge of what Mr. Newell was doing about this stock, but he readily guessed that his boss had loaded up quite heavily on the strength of the information he had given him. There were a good many sales reported in St. L. & S. F., the bulk of which were purchases made by the syndicate below 56. The stock had proved to be more active than they had expected at this early stage of the game, and they were compelled to pay a higher price for a big portion of what they got than they originally intended. The fact of the matter was Mr. Newell got busy before they were ready to buy, and he purchased many thousands of shares at the lowest figure. This had the effect of stiffening the market, so that when the brokers employed by the pool began to buy largely the price rose steadily.

They endeavored to offset this by circulating bear rumors against the stock, and occasionally working a fictitious bear movement to pull the price down; but they were not very successful, as the general tone of the market was bullish, and any drop in price was almost immediately followed by a reaction that ended in advancing St. L. & S. F. a full point or more higher than it was before the slight slump. Both Jack and Sam kept their eyes on the indicator whenever they got a chance, as they were vitally interested in the fate of the stock. Jack had his whole \$5,000 at stake, invested in 1,000 shares, while his mother's and sister's holdings represented nearly \$1,400 more; therefore the failure of this deal would be a very serious matter for them all.

It was equally serious to Sam, though he had only \$265 invested in 50 shares, for that amount represented almost the sum total of his capital. As for Mr. Newell, he had invested in 20,000 shares, at an average price of 50, and a sudden slump in the stock would hit him pretty hard. He had to watch the market pretty keenly as the price rose, in order to decide when he ought to sell, for, of course, he had no idea at what point the syndicate would decide to take profits,



which they would do very carefully in order not to disturb prices. The same issue was up to Jack and Sam.

If they waited too long they were likely to see their expected profits vanish like mist before the morning sun. Sam relied on Jack to give him the tip as soon as he had decided to sell out, and Jack promised to do so over the 'phone. The syndicate having gathered in all the stock they cared to take voluntarily, began to boom St. L. & S. F. in earnest by ways that are familiar to the sharp trader of Wall Street. Then began a scene of mad excitement on the part of many brokers to get some of this stock which a little while before they had had no use for.

The public, too, attracted by the general rise all along the line, rushed into the Street and flooded their brokers with orders to buy, and a large part of these orders called for St. L. & S. F. Scores of brokers, who had little confidence that St. L. & S. F. would maintain its rising tendency, sold many thousand shares of the stock, to be delivered at a subsequent time, in the hope of getting them, when they were wanted, at a lower price. It was always a great risk making such sales. All the brokers in the Street were excited over the situation, while those on the floor of the Exchange acted like a lot of howling maniacs. As everybody wanted some shares of St. L. & S. F., under the impression that it was bound to go to par, and as the supply did not seem equal to the demand, the stock went up kiting, sometimes taking a jump of a whole point at a time.

The most wonderful rumors were afloat regarding the road, and everybody was talking about its new prospects. The most conservative brokers, however, were shy of putting their good money into the stock, for they scented underneath it all the operations of a pool, and they knew that nine-tenths of the stories about the road were pure fabrications, got up to deceive the public, whose surplus capital was what the brokers were really after.

Lucius Treadwell, Nelson Bunner and William Fletcher, who were directing the operations of the pool, took pains to let it be known that they were not particularly interested in St. L. & S. F. Their known assistants on the floor of the Exchange let it severely alone, but there were other alert traders working in their interests, who were prepared to support the stock whenever it appeared to fag, and by buying right and left at certain times give it another upward boost.

A whole week of feverish activity passed, and St. L. & S. F. had been forced up to 80. All the brokers' offices were working overtime. The big office buildings in Wall and Broad streets, Exchange place, and lower Broadway, were lit up after dark like the newspaper offices in Park Row. The New street clearing house was hours behind in its work, in spite of an extra force of clerks working away in their shirt sleeves.

Mrs. Warner and Jennie were much excited as the stock advanced higher each day, and were building all sorts of castles in the air with the profits Jack had so far figured to their credit. Jack's mother was at this time \$5,000 ahead of

the game, while Jennie was over \$1,200 to the good. As for Jack himself, he stood to win \$30,000.

"Do you think the stock will go to par, Jack?" asked his sister Sunday morning at breakfast.

"It may, but I doubt it. At any rate, I don't mean to risk it myself. I'm thinking of getting out from under to-morrow, and, of course, taking yours and mother's profit at the same time. This is an awful risky game to play, sis, especially for a fellow like me, who can't devote all his attention to watching the market. I'm \$30,000 ahead on this deal, and I guess I ought to be satisfied."

"My, you're a rich boy!" she exclaimed, delightedly.

"I am on paper. If I can realize my winnings before the inevitable break comes I shall be well fixed in reality, and so will you and mother, for in addition to your profits I mean to let you have your proportion of that \$1,100 I invested last for you both."

"Aren't you a good son and brother!" exclaimed Jennie, enthusiastically, rushing around the table and giving him a hug and several kisses.

"Thanks, sis. I try to be. I think it brings a fellow good luck to be good to his folks, especially his mother. A boy's best friend is his mother, they say, and I've got the best little mother in the world. Next to her comes you, sis. I know you think there's no one like me, unless it's Sam Holland."

"You good-for-nothing boy!" she cried, blushing furiously, and clapping her hand over his mouth, while he chuckled to beat the band.

As for Mrs. Warner, she felt deeply grateful that God had blessed her with two such obedient and loving children as Jack and Jennie.

## CHAPTER X.—Jack Makes a Dandy Haul Out of St. L. & S. F.

St. L. & S. F. opened at 81 1-8 on Monday, with the excitement still unabated. The brokers were still being flooded with outside orders to buy the stock, which now held public attention above anything else. Lots of brokers, too, who had sold short on ten-day deliveries, were madly hustling to get enough of it to fill their engagements and prevent further loss.

Nelson Bunner and Lucius Treadwell were, metaphorically speaking, shaking hands with themselves. So was William Fletcher. Each of them saw a million in sight, and were proportionately elated. The same feeling extended to the other members of the pool, who were already counting the profits they were soon to take. It didn't matter to them that hundreds of confiding outsiders would probably lose every dollar of their margins in the ultimate crash when the syndicate withdrew its support from the stock. It didn't cause them any sleepless nights to think that their profits would be made up of money earned by hard years of labor and economy; or perhaps money held in trust for widows and orphans and recklessly exploited by unprincipled trustees for their personal advantage; or maybe small sums abstracted by clerks and office boys in their efforts to get rich quick.

Such little things as that didn't worry the sharp



speculators of Wall Street. The public was their oyster. If the public was foolish enough to bring its savings to Wall Street, in the hope of making easy money, it must take the consequences. That's the way the brokers argue.

Jack was kept so busy that he didn't get a chance to attend to the matter of selling his stock. Once he went to the telephone to send word to the bank to sell him out, but Mr. Newell was in the booth, and he didn't get another chance.

In the meantime St. L. & S. F. continued to go up, and closed for the day at 85. Jack didn't get any lunch that day till after the Exchange had closed. Neither did Sam Holland. Sam was jubilant over the rise of the stock in which he was so vitally interested.

"I'm \$1,600 ahead," he cried that afternoon, dancing around Jack like a crazy Indian. "Think of that, Jack! Sixteen hundred silver dollars all in a line—how far would they reach? Oh, if I only had a thousand shares of St. L. & S. F. at this moment! I'd open an office for myself to-morrow. I'd buy cream soda for every girl stenographer in the Street. I'd——"

"You'd do lots of foolish things, wouldn't you?" grinned his friend.

"I'd make things hum, bet your life."

"I'm sorry to see that a little breeze of prosperity makes you act like a lunatic."

"Can't help it. Never had so much money in my life before."

"You haven't got it yet, so just cool down."

"What!" exclaimed Sam, suddenly turning pale and gasping. "You don't mean to say there's any chance of my not getting it?"

"A fellow can never tell where he's at in Wall Street until he has the dough right in his fist. Five minutes after the Exchange opens to-morrow morning St. L. & S. F. may go plumb to pieces."

"Good gracious! Do you mean that?"

"Sure!"

"You take it mighty cool yourself. Have you sold out?" suspiciously.

Jack shook his head.

"It would be blamed mean if you had without letting me know, as you promised to do."

"I always stand by my promises, Sam. I had determined to sell to-day, and went to the 'phone to communicate with both you and the bank, but the boss was using the wire at the time, and I've been too busy since to get another chance."

"I've been standing on my head all day with business, too," said Sam. "Well, are you going to sell to-morrow?"

"Yes, if I can get the chance. In fact, I've got so much at stake I'm going to make the chance somehow. I advise you now to sell the first thing in the morning."

"Don't you think the stock will go higher?"

"Yes. I should not be surprised to see it go to 90 or over; but it's too risky for us to chance it. Sell out, Sam—sell to-morrow morning without fail."

"I'll do it. It would break my heart to lose that \$1,600 when I've figured out in my mind what I'm going to do with most of it."

"That's right. Remember, I shan't notify you again."

"All right. I'll cash in at once. We'll go to a

show at my expense to-morrow night, if you say so," he said, with a grin.

Sam did sell his fifty shares soon after the Exchange opened next morning, and he 'phoned the fact to Jack five minutes afterward.

"Lucky boy!" breathed Jack, as he hung up the receiver, only to take it down again to communicate with his bank.

"Is this the Manhattan National Bank? All right. I want to talk to Mr. Bates."

There was a pause, and then a voice said:

"Hello! Who is it?"

"I'm Jack Warner. I want you to sell every share of St. L. & S. F. that you are holding for me, and do it at once. It's 87 1-4 now."

"All right," came back the reply, and Jack hung up the receiver with a feeling of intense relief. "I don't care if it goes to par. I'm satisfied with what I'll get out of it."

And well he might be, for his 1,000 shares at the market price would net him a profit of \$37 per share; that is, \$37,000. He had bought fifty shares for his mother at 53, and 150 more at 56, so her profit would be about \$6,350. His sister's shares, ten of which he had purchased at 53, and forty at 56, would turn her in, say, \$1,580. Thus the Warner family had cleared about \$46,000 on the deal, while Sam Holland's profits were \$1,700.

As events proved, it was lucky for them that they got out when they did, for Mr. Newell was preparing to throw his big holdings on the market that morning.

Jack's employer had been very cautious in his purchases of St. L. & S. F. stock, as, for reasons of his own, he did not want the pool to know that he was acquiring a large amount of it. Nelson Bunner and Lucius Treadwell, however, in the course of the manipulation of the stock, found reason to suspect that some broker outside of the syndicate had bought heavily of St. L. & S. F., and as they feared he would dump it on the pool, they set to work to try and find out who this broker was.

This was not an easy matter to do, but by persistent inquiry they succeeded in tracing a good many sales to Dwight Newell—more than 15,000 shares, in fact—so they came to the conclusion that he was the man to be feared. It puzzled them how he had got on to the purpose of the syndicate, which he had refused to join.

They were very angry, too, to think that he expected to reap a rich haul, possibly, at their expense. Calling Fletcher into consultation, they explained the situation to him, and the three crafty traders put their heads together in order to defeat Newell's object.

"I'll bet he's getting ready to dump his shares on the market and do us up if he can," said Bunner, angrily. "It would give him a heap of satisfaction to beat us at our own game."

"The worst of it is, we don't know how much he has," said Treadwell, knitting his brows. "We've traced about 15,000 shares to him, but he may have double that quantity, and at present prices we simply couldn't take it all."

"In which case the pool would go smash," replied Fletcher with an oath.

"It certain would," answered Bunner. "I move that we start in to realize at once, in small lots, of course, so as not to upset the market."



"And what about Newell?" asked Fletcher.

"Treadwell and I will watch him and try to block his effort to sell. The chances are in this case he won't use the telephone, as that is always a dangerous vehicle where secrecy is desirable. He'll send his orders by that confidential kid of his Jack Warner. You know him."

"Yes," nodded Fletcher. "He's one of the smartest messenger boys in the Street. He's got the reputation of the boy who can't be done."

"So I've heard," sneered Bunner. "Well, we'll see if he can be done or not. If he starts out to deliver a message at the Exchange to-day, Treadwell and I will sidetrack him."

"Look out that you don't get into trouble, Nelson."

"Don't worry about us, Fletcher. Lucius and I are about as slick as they come, eh, Treadwell?"

He gave his companion a dig in the ribs that brought forth a chuckle. The clock was now close upon ten, and the conference broke up, Treadwell and Bunner going off together. It was nearly noon, and about half an hour after Jack had sold his holdings in St. L. & S. F., that Mr. Newell, after watching the indicator closely for twenty minutes, called Jack into his private office.

"Take this note to Jarboe at the Exchange, and put it into his hands yourself. It is a matter of the utmost importance, and you had better get there as soon as possible. Don't let anything delay you, and look out that you're not intercepted. I've just received word that Bunner and Treadwell have been making certain inquiries in relation to St. L. & S. F. stock—the road the pool is interested in. If they have traced enough to me their suspicions will be aroused, and I don't want any trouble with them. The success of my plans depends on you getting that note to Jarboe with as little delay as possible."

"You can depend on me, sir," replied Jack, resolutely.

"I am sure I can. In any case I must. Now go, and let me see how quick you can get back."

Jack seized his hat and was off downstairs like a shot.

## CHAPTER XI.—Beating the Brokers.

As he dashed out on the sidewalk he fairly ran into Nelson Bunner and Lucius Treadwell, who were watching the entrance to the building. Bunner grabbed him by the arm.

"Where are you running to?" demanded Bunner, in pretended indignation. "Can't you see where you're going?"

"I beg your pardon," replied Jack, disconcerted that it should be Mr. Bunner that he had once more butted into.

"What shall we do with him?" asked Bunner to his companion. "This is an old trick of his. We ought to teach him a lesson, don't you think, Treadwell?"

"Sure," replied Treadwell, grabbing Jack's other arm. "It's about time young cubs like him were taught good manners."

"Here! here!" objected Jack, "I'm in a great hurry!"

"You're always in a great hurry—too much of a hurry," chuckled Bunner, as the two brokers began to lead him down Wall Street toward Pearl Street.

"Let me go!" cried the boy, struggling with them.

"Sure we will, after we've taken a little of the speed out of your pedal extremities."

"You haven't any right to detain me."

"Who says we haven't? You're only a messenger boy. But we're not going to hurt you—just going to show you how we did certain things in Yale to chaps like you when we were not much older than you."

Treadwell signaled a cab. As the cab drew up alongside the curb and Bunner reached for the door handle, Jack, who began to suspect their object, got desperate. He wrenched his arm away from Treadwell by a great effort, then butted Bunner in the stomach with his head, and finding himself free, darted back up Wall Street like a deer. In a moment Nelson Bunner and Lucius Treadwell were after him. They were no mean runners, either. They had both been champion sprinters at Yale in their day, and the pace they soon attained showed Jack that he would find it very difficult to avoid recapture.

"Hi! hi!" yelled Bunner. "Head that boy off!"

Several pedestrians, thinking the boy had done something wrong, tried to do so. Jack avoided them by dodging around them or under their arms. The cries of the brokers soon had the street in an uproar. As Jack neared the corner of Broad street a detective in plain clothes, who was standing near the banking house of J. P. Morgan & Co., tried to catch him. But the boy was keyed up to his best now, and knowing the importance of his reaching the Exchange as soon as possible, he was determined no one should stop him, at any cost. The detective was an active man, and on to all the dodges of fleeing persons seeking to avoid capture.

But Jack, finding it impossible to avoid him, suddenly dived right between his legs and upset him in the middle of the street. While Jack was also floundering about in an effort to regain his feet, Bunner and Treadwell came up and tried to secure him, aided by several other spectators of the chase. But the boy wriggled out of their clutches like an eel, and was off down Broad street like a young cyclone, with the two brokers close upon his heels. They pressed him so hard that Jack had to zigzag from one side to the other to avoid their outstretched arms. At last, after leading his pursuers a lively chase, he suddenly turned and darted for the door of the Stock Exchange.

"Stop him! Stop that boy!" roared the two brokers, as Jack crossed the sidewalk, dodging a score of pedestrians.

But it was too late to stop him now. He slid through the door and thence on to the floor of the Exchange, in spite of the Cerebus at the gate, and rushed over to the St. L. & S. F. corner, where he saw Mr. Jarboe standing on the fringe of an excited crowd of gesticulating and perspiring brokers.

"Here you are, Mr. Jarboe," cried Jack, grabbing the broker unceremoniously by the arm. "A note from Mr. Newell. Very important."

He pressed the envelope into the gentleman's



hand. As Mr. Jarboe tore it open Jack glided toward the New street entrance, where he ought to have entered, brushed past the surprised gatekeeper, and ran out into the street. He was pretty well blown by this time, and trembling from the reaction of his great run; but he was so thoroughly delighted with his success in beating the two brokers out that he felt like executing an Indian war dance.

"I'll bet they're mad as a pair of angry hornets," he chuckled, gleefully. "But, jingo! they can run some! I've never seen anything to beat them, except myself, just now, and I only did it by a hair. They must have been hummers in their day!"

In the meantime, while Jack was beating it for the office, where Mr. Newell was nervously awaiting his return, Mr. Jarboe, on the floor of the Exchange, was following out his principal's orders. The first thing he did was to offer a block of 5,000 shares of St. L. & S. F. at 90, the market figure at the moment. The syndicate's representative found he had to take it in, and he did so. Five minutes afterward Mr. Jarboe let out another 5,000 shares in small lots at 90 1-8, and they were gobbled up by outsiders. Shortly afterward he dumped 5,000 more shares in one lot, and it was up to the pool to take it in or go to the wall. They took it, though it staggered them. Then Mr. Jarboe launched his final bunch—10,000 shares—on the market. That was the last straw. The syndicate reeled under the shock and threw up their hands. In a moment the floor of the Exchange was a wild uproar. The brokers saw the market was going to pieces, and they made frantic efforts to sell St. L. & S. F., as well as other stocks which had been affected by the general rise. But nobody wanted to buy.

Then, like the immortal Humpty Dumpty, who slipped off the wall and came tumbling to the ground, so St. L. & S. F., groggy and beaten, got on the toboggan, and great was the panic and consternation which ensued. Hats were smashed, clothes torn, ties scattered about, and collars wilted under the heat of the rout. The bears were taking full advantage of the situation to jump upon the staggering market and push it down and out. The uproar was tremendous, and could be heard out on the street.

The telegraph instructions clicked furiously, carrying the terrible news broadcast, not only to the financial district, but all over town. The great army of hitherto jubilant lambs were thrown into the depths of despair. The money they had carried to Wall Street, in fond expectation of doubling or trembling, was doomed, as usual, to stay in that speculative maelstrom.

And what of Lucius Treadwell and his partners in the enterprise, Nelson Bunner and William Fletcher? They were making desperate efforts to stem the tide of defeat. But as well might they have tried to stop the North River from flowing back to the sea. They were not in it even a little bit, and at last they threw up their hands in despair and withdrew from the scene of carnage to figure up their losses and make their peace as best they could with the unfortunate members of the busted pool. It was an awful cold day for some people.

But not so with Dwight Newell. He had watched the assault on the enemy with interest,

for even before Jack turned up, the report of a sale of 5,000 shares of St. L. & S. F. on the ticker told the shrewd old broker that his representative had received his note and had opened fire on the syndicate. Then came the rapid-fire sales of small lots; then another block of 5,000, and finally the 10,000 bunch which had snowed the pool under. Then the market went to smash, and Newell, with a chuckle, returned to his private office to greet Jack as he rushed in. The boy told his story of the efforts of Bunner and Treadwell to catch and detain him, and how he had succeeded in eluding them.

"It was a put-up job on you, Jack," chuckled Mr. Newell. "I can see through the whole scheme. By George! You're a wonder! So you actually outran those men! Why, Bunner, when he was at Yale, held the record for 300 yards, while Treadwell was also a crack sprinter of the first magnitude."

"Oh, they can run all right," grinned the boy. "But of course they're out of practise. Otherwise, my name would have been Tim Flynn."

"Jack, you're all to the good, and to show my appreciation of your service to-day I'm going to present you with another thousand dollars."

"No, sir; I must respectfully decline to accept it."

"Decline to accept \$1,000!" exclaimed Mr. Newell, in amazement.

"Yes, sir."

"May I ask why? I never heard of a boy, or a man, either, for that matter, refusing money."

"Certainly sir. Because I have just cleared \$37,000 off this St. L. & S. F. deal."

"You've done what?" gasped the astonished broker.

Jack repeated his statement, adding that his mother and sister had also made \$9,000 more.

"Why, where did you get your capital to operate with?"

"I had \$3,000, and you gave me \$2,000. I put every cent of it up on margin at an average of \$50 a share. That gave me a call on 1,000 shares, which I sold this morning at 87 1-4, making a profit of 37 1-4 per share, less commissions and others charges."

"Well, you are the limit, Jack!"

"I put in \$265 of mother's and \$53 of sister's at 53. Then I invested that \$100 I got for returning the million-dollar check to the trust company, and the \$1,000 Mrs. Knight presented me with for saving her bonds and money from that thief, for mother and sis, at 56. That's how they came to realize the \$9,000."

"And on top of it all you beat those brokers and made it possible for me to clear a quarter of a million. Jack, you're the smartest boy in the Street."

## CHAPTER XII.—Jack Prevents the Consummation of a Tragedy.

William Fletcher was the hardest hit man by the collapse of the pool, because his capital was the least of those in the combine. For a day or two he went around uttering all kinds of threats against Mr. Newell, who he asserted was the cause of his ruin. Of course, his words were carried to Mr. Newell by friendly brokers, who



advised the successful trader to be on the lookout for Fletcher, lest the fellow, in his rage, might do him an injury.

Mr. Newell was inclined to regard Fletcher's threats lightly. He had met angry and disgruntled brokers many times before, and they had never done him any harm. However, he mentioned the matter to Jack, and told him not to admit Fletcher if he called in a fighting mood. Next day Fletcher did call, but Jack happened to be out.

"Is Mr. Newell in?" he asked of the stenographer, who was coming out of the private office with her note-book in her hand.

Of course Bessie knew that Mr. Newell was in, but she didn't know whether her employer cared to see his visitor, so she said:

"I'll see, sir. What name shall I say?"

"Never mind," he said, brushing by her rudely. "I'll see for myself," and he rushed into the private office and confronted the broker, with blood in his eye.

He looked dangerous, and Mr. Newell didn't like his appearance at all.

"Well, what can I do for you, Mr. Fletcher?" he asked, in a conciliatory tone, on the principle that the easiest way is the best.

"I want you to make good my losses in St. L. & S. F., do you understand, Newell? You have wiped out over \$100,000 of my good money by dumping that last block of 10,000 shares on the market at a critical moment. You had no right to unload so suddenly. You ought to have disposed of your shares without creating a panic and bringing ruin to myself and others. Do you hear me, sir?"

The speaker thumped his big fist down on the broker's desk with a force that made the ink dance in its well.

"See here, Fletcher, you're unreasonable," began Mr. Newell, but the other interrupted him with an oath.

"I want your check for \$100,000 made out to my order. You can afford it, for I guess you've made half a million out of that deal. I want that check now, and I'm going to have it, too, or know the reason why not," he blustered, in a menacing tone.

"I don't see why I should make good your losses," replied Mr. Newell, calmly. "You and your associates had even a better chance than I to reap a harvest. You knew just what you were going to do, while I had to guess at your intentions in order to avoid being caught. It simply happened that I guessed right."

"Look here, Newell, how did you manage to get on to that stock, anyhow?"

"You'll have to excuse me answering that question, Fletcher. It isn't a fair one for you to ask. You know everything is fair in Wall Street if you play the game squarely."

"Well, you didn't play the game squarely!" cried the angry man. "It was a reckless thing to dump such a block of stock on the market at one time. You've ruined a thousand people, blame you, but I'm not going to let you ruin me!"

The man was intensely excited, and Mr. Newell tried in vain to pacify him. It was at this moment that Jack Warner returned from an errand to the Mills Building. He heard Fletcher's voice raised in furious menace, and although he didn't

recognize the man's voice, and consequently did not know that Fletcher was in the private office, he suspected that all was not well in there. He thought that he was justified in listening at the door, and the first sentence he heard almost made his hair rise.

"I don't want any further talk on the subject!" said Fletcher, hotly. "I want what I came here for—a check for \$100,000. Give it to me at once, or by the living jingo I'll blow the whole top of your head off with this revolver!"

"My heavens, Fletcher!" he heard Mr. Newell cry. "Do you mean to shoot me?"

That was enough for Jack.

The visitor was Fletcher, and his employer's life was in danger. It was up to him to do something. There was a heavy round ruler on the window-sill, which Jack had been using before he went out. He snatched this up and entered the private office without any ceremony. He saw Fletcher pointing the revolver within an inch of Mr. Newell's head. Without a word he struck him a heavy blow on the arm, and the weapon dropped to the carpet, while the irate broker uttered a loud cry of pain, for the boy had hurt his arm severely. Jack snatched up the revolver, and covering Fletcher with it, said:

"Sit down, or I'll put a ball into you!"

Of course, Jack had no intention of shooting the man if he could help it, but he fancied the bluff would work and it did. Fletcher glared at him, as if it would have afforded him the greatest satisfaction to strangle the determined-looking boy, and then he sat down, nursing his injured arm with his other hand.

"Shall I send for an officer, Mr. Newell?" Jack said, calmly, never removing his eye or the muzzle of the weapon from the visitor.

"No," replied the broker. "Let him go, if he will take his departure peacefully. I don't wish to involve him in further trouble."

"You heard what Mr. Newell said?" spoke up the boy, significantly. "Allow me to show you the door."

"Give me my revolver," demanded Fletcher, surily, as he rose to his feet.

"No," replied Jack. "You are not in a condition to be trusted with dangerous weapons. I will bring it to your office to-morrow."

Fletcher saw that the advantage was all against him, so he walked to the door.

"You haven't heard the last of this, Dwight Newell!" he hissed. "You have ruined me, and I will have revenge if it takes me months to reach you."

Then he strode into the reception-room, and thence out into the corridor and to the street.

"It is quite possible you have saved my life, Jack," said Mr. Newell, with some emotion. "Be certain I shall not forget it."

"I heard Fletcher threaten to shoot you. He spoke loud enough to be heard in the counting-room. I thought it my duty to interfere, and I did. I am glad I was on hand to be of service to you, sir."

"You're a courageous boy in the presence of danger," replied the broker, gratefully.

"He deserved more than he got from me. Better put this revolver in your desk for the present."

"It's an ugly-looking weapon," remarked Mr.



Newell, with a shudder, handling it gingerly, and then putting it in a drawer of his desk. "I'm afraid Fletcher is a dangerous man when he's aroused. He accused me of ruining him, and wanted me to make good his losses. If it hadn't been for you I would have been compelled to write him the check he wanted in order to save my life."

"How much did he want, sir?"

"One hundred thousand dollars."

"He didn't want much. I think you ought to have him arrested and bound over to keep the peace."

"No. He will probably see his mistake when he cools off. I think I will go home now. I don't feel in shape for doing any more business to-day. Will you walk with me up as far as the subway station?"

"Yes, sir." And a few minutes afterward they left the office together.

### CHAPTER XIII.—Texas Central Helps to Raise Jack's Capital to \$70,000.

That evening Sam Holland called at the Warner home. He had a brand new suit of clothes on, a new watch-chain and a small Malacca cane.

"I see you're beginning to spend your wad, Sam," chuckled Jack, looking his friend over critically, from the top of his new derby to the tips of his patent leathers.

"Ha! A fellow must have new clothes once in a while."

Just then Jennie made her appearance.

"Dear me, how swell you are looking this evening, Mr. Holland!" she exclaimed, with a roguish smile. "Jack tells me you have got to be quite a capitalist."

"Oh, I made a few hundreds on that St. L. & S. F. deal the other day," replied Sam, with apparent indifference, as if it was the usual thing for him to make money in the stock market. "I hear that you didn't do so bad yourself in that line, either."

"That's true, and all owing to Jack. It's nice to have a good brother, isn't it?"

"That's what it is," answered Sam. "Your mother made quite a haul, too."

"A little over \$9,000."

"My gracious! I suppose there's no use of my asking you what you made on that deal?" he said, turning to Jack.

"Well, Sam, now that it's all over, I don't mind telling you that I cleared \$37,000."

"You cleared what?" gasped Sam, his eyes starting from their sockets.

"Thirty-seven thousand dollars," repeated Jack.

"Oh, come off! How could you make all that?"

"I had a thousand shares of St. L. & S. F."

"A thousand shares! Why, if you had bought at the very earliest stage of the game the margin would have been at least \$5,000."

"That's right. That's what the shares cost me."

"But where did you get the \$5,000 from?"

"My winnings in the market up to that point were \$3,000, and Mr. Newell gave me \$2,000 for the St. L. & S. F. tip."

"He gave you \$2,000 for the tip! How did you get the tip?"

"Will you keep your mouth closed on the subject if I tell you?"

"Sure I will!" replied Sam, whose curiosity was excited.

Then Jack told him about his adventure in the Vanderpool Building, which led to his being carried into Mr. Bunner's office.

"That's where Nelson Bunner put his foot in it," concluded Jack. "That trip-up he gave me has cost him and his associates in the pool thousands of dollars. It has put a quarter of a million into Mr. Newell's pockets, and about \$50,000 into our pockets, including your winnings. It was the most unlucky practical joke that Mr. Bunner ever played in his life, if he only knew it."

"I should say it was," grinned Sam. "Serves him right. He might have broken your neck."

"It was a nasty fall. I don't care to take another one like it even on the chance of another tip."

"So you're worth \$37,000?" said Sam, looking enviously at his friend.

"Add \$5,000 to that, please. I got back my margin, you know."

"Gee whiz! You're a lucky fellow. Going to stay with Newell?"

"Yes. I'm going to be promoted to the counting-room."

"When?"

"As soon as there's an opening."

"I should think you'd go into business for yourself with all that money."

"Oh, I'm young yet. There's lots of time to think of that."

"If you keep on at this rate you'll be worth a million before you're much older."

"Maybe I will; but I'm not worrying about that."

"I suppose you folks will move into a fine house uptown, now," said Sam. "Old Greenwich Village will be a bit too slow for you."

"That is for mother to decide. We've lived so many years in this neighborhood that I don't think she'll be in a hurry to make a change. It isn't necessary for us to make a splurge simply because we've made a few dollars."

"I should hate to see you move away," said Sam, with a side glance at Jennie.

"Oh, we're not going to move right away," said the girl, with a laugh.

"Glad to know that. Come, Jack, get out your African harp and let us have a little music."

Jack accordingly removed the cover from his banjo and commenced to tune it up. Mrs. Warner came into the room now, and greeted Sam pleasantly.

"I'm going to have a piano next week," said Jennie.

"I'll have to learn to play on some instrument myself, or I'll be out in the cold," grinned Sam.

"How would a jewsharp suit you?" laughed Jack.

"Why don't you learn the mandolin, Mr. Holland?" asked Jennie, "then you and Jack could play duets."

"I'll think about it," he replied, with a cheerful grin. "Miss Warner will now oblige with



the beautiful ballad entitled, 'When the Morning Glories Twine Around the Door,' he added, in imitation of the minstrel interlocutor.

Jennie sang the song in her best style, and then Sam obliged with "Moving Day." They passed a very pleasant evening, and when the clock struck ten Sam took his departure.

Next morning Jack almost ran into Brokers Bunner and Fletcher, who were coming out of a New street cafe. The latter was considerably under the influence of liquor. He didn't seem to recognize Jack, but Bunner did, and glared unpleasantly at the boy. Jack had no desire for an encounter, and hurried on to the back entrance of the Stock Exchange, where he had to deliver a note to a certain broker. Stocks were beginning to recover from the setback they had received in the recent panic, and the bulls were holding their heads up once more. Some of the lambs who had come out on the top of the heap were bringing their winnings back to the old stand, like the silly moths that fly around the candle flame till they singe their wings for good.

Several of these lambs were now to be seen in Mr. Newell's reception-room, looking at the tape, and probably figuring on some new deal. Mr. Newell was glad to see them, because it meant more commissions. He treated them fairly, and, on the whole, sympathized with them when they lost their money. He gave them excellent advice when they asked for it, but he never volunteered any. It is an unfortunate fact that, as a rule, the outside public make no money out of the brokers, while, on the other hand, the brokers thrive on the public. Stock gambling is alluring because it requires but little capital to operate in large ventures. It is too easy, too rapid, too respectable, and quite too fatal.

The topic that was now interesting the street was the sudden rise in a southwestern stock, brought about by the consolidation of two railroads. Jack heard two brokers speaking about it while he was in the Exchange waiting for an answer to the note he had carried there. One told the other that he was sure the stock, which had been selling at 80, and was now going at 88, would go to 110 or higher, and his companion agreed with him. Jack thought their opinions worth consideration, especially as the stock was certainly having a boom.

"I guess I'll take a shy at Texas Central," he mused, after the gentlemen had gone away. "I can buy a couple of thousand shares for less than \$20,000, and that will leave me over \$20,000 with which to take care of my margins."

Jack no longer felt nervous over his speculations, as he had a good capital at his back. If he operated with due discretion there was no danger of his being wiped out if the stock should go the wrong way. So after he had returned to the office he asked permission to go out a few minutes. He went directly to the Manhattan National Bank, where, under an arrangement made by Mr. Newell, he was keeping his money. He saw Mr. Bates, and gave him an order to buy 2,000 shares of Texas Central at the market price. They were bought for him inside of ten minutes for 88. At lunch hour he met Sam and advised him to buy the stock.

"Are you buying it?" asked his friend.

"I've just purchased 2,000 shares at 88."

"You think it is safe for me to take a chance at it?"

"I do. The combination of the two roads is an accomplished fact, and the new stock is guaranteed as a dividend payer. That should send it to par or over. In fact, I overheard a couple of brokers say that it was almost sure to go to 110, for freight rates will be advanced since competition has been stifled. Don't buy more than a hundred shares, Sam, then you will have capital enough left to support your margin."

"All right," replied Sam, perfectly satisfied, and he bought the 100 shares that afternoon.

Ten days later Texas Central reached 102, and Jack decided to sell. He sent word to Sam to do likewise, and the result was Jack cleared \$27,500 and Sam about \$1,100 on the deal.

#### CHAPTER XIV.—"Your Money or Your Life!"

Broker Dwight Newell was seated at his desk, busily engaged in studying a mass of figures on a paper before him, when a D. T. messenger boy brought him an envelope. He tore it open, and found a short typewritten note, which read as follows:

"Dear Newell: Please call at my office right away, as I have an important matter on hand I wish to see you about. Excuse crude signature, but I hurt my hand a while ago, and I sign this as best I can.  
William Jarboe."

Mr. Newell studied the note a moment or two, and then wrote the following reply:

"Friend Jarboe: Sorry to hear that you injured your digit. Will be over in fifteen minutes.  
Newell."

He put it into an envelope and handed it to the messenger boy. Fifteen minutes later he put on his hat and stepped outside to the cashier's window.

"I'm going over to Mr. Jarboe's office in the Vanderpool building," he said to his cashier. "When Warner comes in send him over there."

"Very well, sir," answered the cashier, respectfully.

Then Mr. Newell left his office and headed for Exchange place. Ten minutes later Jack came in. The cashier called him over.

"Mr. Newell has just gone over to Mr. Jarboe's office, and he left word that you were to follow him there as soon as you returned."

"All right, sir," replied the boy, grabbing his hat again and skipping out of the door.

In the meantime Mr. Newell arrived at the Vanderpool building and took the elevator for the sixth floor. Reaching Mr. Jarboe's office, he asked for that gentleman.

"Mr. Jarboe is out," said the office boy.

"That's funny," remarked Mr. Newell. "I just received a note from him asking me to call here on important business. How long has he been out?"

"About an hour, sir."



"An hour!" exclaimed the broker, clearly puzzled. "I don't see how that could be."

At that moment the casier came out of his pen.

"You are Mr. Newell, I believe?" he asked.

"That is my name."

"Mr. Jarboe just sent word that he had arranged to meet you here at two o'clock at Mr. McGuire's office, room 602, No. — Broadway, and you would find him there. He says the business he wishes to consult you about is of the greatest importance."

"Oh, very well," replied Mr. Newell, turning around and leaving the office.

No. — Broadway was only a short distance from Exchange place, so the broker headed for there at once. The elevator took him up to the top floor, and the elevator man said that Mr. McGuire's office was at the end of the second corridor.

"Daniel McGuire, Attorney and Counselor-at-Law," was painted in plain black letters on the frosted glass of the door.

Mr. Newell turned the knob and entered. A stout man was writing at a desk in a meagerly furnished room.

"Is Mr. William Jarboe here?" asked the broker.

"He stepped out a moment ago, but will be back in a moment. Please walk into the next room."

He got up and led the way into the adjoining office. To Mr. Newell's great surprise, he found himself face to face with William Fletcher and another man who was a stranger to him.

"Sit down, Mr. Newell," said Fletcher, suavely. "I want to talk to you."

"Excuse me, sir," replied the broker, coldly. "I called here to see Mr. Jarboe. I have no business with you whatever."

"You called to see Mr. Jarboe?" said Fletcher, with a quiet chuckle. "I am afraid you will be disappointed then. That was only a little fiction to entice you up here where I can have it out with you without being disturbed."

"And what may be your object, sir?"

"Take a chair and I will tell you."

"No, sir! I will have nothing whatever to do with you!"

He turned to the door to leave the room. It was locked, with the key on the other side.

"What does this mean?" demanded the broker, angrily.

"It means that you are locked in here with us, and must listen to what we have to say to you."

"I decline to have any dealings with you at all, sir!"

"I am sorry you take that stand. I called on you at your office more than a week ago and asked you to make good my losses in St. L. & S. F. You refused. I think you would have changed your mind if your messenger hadn't turned up most inopportunately and let you out of a tight box. Presuming that you wouldn't receive me again, I decided to meet you on the outside, somewhere where we could come to an agreement without fear of any interruption."

"I see you have unfairly got me in your power, but I warn you, sir, it will cost you dear!"

"I am prepared to take the chances of that," retorted Fletcher, his black eyes glittering like those of a snake. "Now, I will tell you what I

want of you. Had you given me the check I asked you for the other day that would have settled our account. You refused to do it, so as it will be necessary for me to make myself scarce after this little affair, I have raised the limit to a quarter of a million—the amount I judge you made out of the ruin of the syndicate. There is a blank check on the Manhattan National Bank. Fill it in for \$250,000, making it payable to my order, and sign it. This gentleman will take it to the bank and get the money. If there is anything wrong about the check, or you refuse to fill it out as I have directed, you will never leave this room alive!"

Thus speaking, Fletcher drew a navy revolver from his pocket and placed it on the table.

The cold and deliberate way in which he spoke convinced Mr. Newell that he was face to face with a grave peril. How was he going to evade the issue?"

## CHAPTER XV.—How Jack Came to the Rescue of Mr. Newell.

Jack Warner, on his way to Mr. Jarboe's office in Exchange place, met Sam Holland coming out of his own office building.

"Where you bound now, Jack?" asked Sam.

"Vanderpool building," replied Jack.

"All right. I'll go with you as far as Exchange place."

They crossed over into Broad street. An old, dilapidated-looking man was selling shoestrings and small boxes of shoe polish on the corner.

"Hold on a moment," said Jack, pausing in front of the man.

He bought a shoestring, handed the old fellow a dime, and started on without waiting for the change.

"Why did you give that fellow a dime for a shoestring, and what do you want with a shoestring, anyway?" asked Sam, in some surprise.

"That old, miserable-looking chap was a prosperous stock broker once," replied Jack. "A financial panic years ago cleaned him out, and he never was able to recover his footing in the Street. Then he took to drink, and went to the dogs. Now he's one of the army of fakirs. Lots of the brokers buy his shoestrings just to help him out. I feel sorry for the told fellow, and I always buy a string when I'm not on the dead rush."

"I've noticed him often, but I had no idea he ever was a broker. This is an awful come down for him."

"Oh, he isn't the only wreck of better days that you can see in the financial district. There's another ex-broker selling cheap candy on Broadway, near Pine street. He tried to corner a certain stock twenty years ago, and almost succeeded. He stood to win four or five millions, instead of which he——"

"He went broke, eh?" grinned Sam.

"That's what he did. He went up Salt River so far that he lost his way and couldn't get back to Wall Street. Let that be a warning to you, Sam. Never try to corner a stock."

"There isn't much danger I'll ever have funds enough to attempt such a thing."

"How much have you in bank now?"



"Three thousand and sixty-five dollars."

"You're pretty well off for a messenger boy."

"I ain't kicking. What's the size of your pile?"

"Sixty-nine thousand five hundred and eight dollars."

"I'll bet you've got more money than all the rest of the messengers combined."

"Well, I haven't got a swelled head, if I have," laughed Jack. "So long."

He darted off up Exchange place, while Sam went his way alone. When Jack reached Mr. Jarboe's office he inquired for Mr. Newell.

"He was in here a few minutes ago," said the office boy. "He wanted to see Mr. Jarboe, and the cashier sent him up to a Mr. McGuire's office, at No. — Broadway, room 602. You'd better go there if you want to see him on anything important."

"I guess I'd better," said Jack, turning on his heel and leaving the office.

When Jack reached No. — Broadway he boarded the elevator.

"What floor is Mr. McGuire's office on?"

"Top, second corridor back, room 602."

"Did you take up a stout, florid-looking gentleman a few moments ago?"

"To McGuire's? Yes."

"Did he come down again?"

"Not on this elevator."

A moment more, and Jack was let out of the cage on the top floor. He walked down the corridor, followed the first turn to the right, and saw the sign of Mr. McGuire on the door right ahead. He walked in, and saw the same man that was writing at the desk when Mr. Newell entered. Now the stout man seemed to be listening at the door which connected with the room beyond. Jack distinctly heard Mr. Newell's voice raised in a high key in the inner office, but he didn't notice what he was saying. The stout man was so much interested in what was going on in the other room that he didn't hear the boy enter. Jack looked at him as he stood bent down with his ear against the keyhole.

He walked over to him, and was about to lay his hand on the man's shoulder when he heard the voice of his employer say:

"You're an infernal scoundrel, William Fletcher, to trap me in this manner, and I'll see you shot before I make out any check to your order!"

"Those words are your death warrant, Dwight Newell!" he heard, in the unmistakable tones of Fletcher's voice, "unless you reconsider them. You will write that check or I will kill you as you stand there, so help me heaven!"

Jack now realized that his employer was in imminent peril. Of course, there was but one thing for him to do, and that was to go to his assistance.

"Stand out of the way!" he cried to the crouching listener, giving him a quick shove.

The stout man jumped as though he had been stung, lost his balance, and pitched forward on his face, his forehead coming in contact with the corner of the desk with such force that he rolled over on the floor quite stunned. Jack, paying no further attention to him, seized the handle of the door and tried to open it.

"It's locked!" he exclaimed, in a tone of dismay.

Then his eyes lighted on the key which was in the lock. To turn it, open the door, and enter the room, was the work of a moment. A startling scene met his view. A flat writing table occupied the center of the room. Fletcher sat on the other side of it, with a revolver before him, his heavily-built, dark-featured companion was seated in a chair near the wall, while Mr. Newell stood half way between the table and the door, facing Fletcher. The unexpected appearance of Jack created a sensation. Fletcher, with an oath, sprang to his feet and snatched up the revolver, while his associate started to get between Mr. Newell and the open door.

"Jack!" gasped his employer. "You here?"

"Yes, sir," replied the boy, briskly. "Now's your chance to get out. The door is open!"

The broker grasped the meaning of his messenger's words and turning around quickly started to leave the room.

"Stop!" roared Fletcher, cocking his weapon, "or by heaven, I'll shoot you!"

Jack jumped forward and shoved the table against the rascal with all his force. He staggered back, slipped, and fell plump on the floor. The boy then turned like a flash and struck the other villain a blow between the eyes, sending him staggering against the wall! Then he grasped his employer by the arm and pushed him out of the room, pulling the door to and locking it, thus imprisoning the other two in the inner office.

"Now you're safe, sir, though you had a narrow squeak of it."

Before Mr. Newell could say a word in return, Jack opened the door leading to the corridor, and his employer followed him outside. The broker was almost dazed by the rapid course of events since his messenger boy had appeared on the scene. He followed the lad into the main corridor like one in a dream. Then he seemed to realize that the danger was all over.

"Jack!" he cried, stopping and taking the boy by the hand, "you have saved my life!"

## CHAPTER XVI.—Jack Gets On to Another Swell Pointer.

"Do you think Fletcher really meant to shoot you, sir?" Jack asked, hardly willing to believe that the rascally broker meant to carry out his threat.

"I am satisfied he intended to do it if I finally refused to make out the check for a quarter of a million he demanded."

"Well, as I turned the key on him, it ought to be an easy matter to fetch a policeman up here and give him and his side partner in charge," said Jack, as he signaled the elevator man.

"I'm afraid they'll break the door down and make their escape before we can return with an officer," replied the broker. "However, we can make the attempt."

"Yes, sir. If we fail, you can then notify the Wall Street detective bureau. They're sure to be caught later on."

They ran across a policeman in the next block, gave him a brief outline of the case, and ac-



accompanied him back to the office building. The birds had flown, however, without the trouble even of breaking down the door, for as the stout man was also missing, the presumption was that he had recovered his senses in time to release his associates and decamp with them. Mr. Newell lost no time in telling all his broker friends what he had experienced at the hands of Broker Fletcher, and that disclosure settled the fate of the rascal, as far as his standing in the Street was concerned. They did not succeed in finding either him or the two men who had assisted in the scheme against Mr. Newell. Fletcher and his associates, knowing what they had to expect, skipped the city, and that was the last Jack or his employer ever heard of them. Mr. Newell insisted on presenting his messenger boy with his check for \$10,000 as a slight token of his appreciation of Jack's service in the ticklish affair, and the boy accepted it rather reluctantly, as he said he didn't like to be paid for doing what was clearly his duty.

The broker told all his friends how bravely and promptly the boy had acted in his emergency, and the result was Jack made a host of friends in the Street. One day, not long after this affair, Jack accidentally overheard two well-known brokers talking about a syndicate which had been formed to boom a stock, the name of which they did not mention. They were both interested in the pool to the extent of \$100,000 each.

"Who is going to do the buying for the pool?" asked one of them.

"Lucius Treadwell and Nelson Bunner."

"Pretty sharp brokers," remarked the other. "I guess they'll carry the deal through all right."

That's all Jack heard.

"I'd like to get in on this," mused the boy, as he returned to the office. "It is a fine chance for me to make another haul. I've got plenty of capital now to take hold of a good-sized block of stock, and when I see a sure winner in sight I don't want to miss it. I must find out the name of the stock, and the only way to do that will be to get a few days' lay-off at the office, and then go to the Exchange and keep a bright watch on Treadwell and Bunner, so that I can discover what they are buying."

Jack had no difficulty in getting a leave of absence for three days, and during this interval he haunted the Stock Exchange and kept his eyes on the movements of brokers Treadwell and Bunner. At first, he found they were not confining their buying to any particular stock, and it was not until about noon of the third day that they began to give their attention exclusively to the purchase of B. Y. & F. shares. As soon as he had made sure of their line of action he went to the bank and ordered Mr. Bates to buy him 10,000 shares of B. Y. & F. The stock was ruling at 70, and Jack had to put up nearly all his capital to make good the margin. It was a tremendous risk for the boy to take, but he felt satisfied he was making no mistake.

He generously tipped off his friend Sam, and that lad immediately purchased 400 shares, at an outlay of 2,800. Sam was willing to take any risk that Jack assumed.

Three days later B. Y. & F. went up three points, and Jack and Sam shook hands when they

met on the street. Broker Jarboe came into the office and Jack heard him ask Mr. Newell if he had any of the stock.

"Not a share," replied Jack's employer. "Are you buying it?"

"Yes."

"For a customer?"

"No, for myself. It's gone up three points, and is mighty hard to get. Looks as if there was a combination back of it. I don't see any special reason why it should otherwise have become so lively and so scarce. Do you know anybody that has a block of the stock?"

Mr. Newell shook his head, and soon afterward Mr. Jarboe left the office to make a tour among the brokers in search of some of the stock, which was now beginning to attract attention. Next day B. Y. & F. was quoted at 75, and outside buyers began to flock into the Street with orders for the stock. The result was that this rush to purchase the stock caused such a general demand for it that by Saturday noon, when the Exchange closed, the shares were selling as high as 85. On Monday morning B. Y. & F. opened at 86 3-8, and there was great excitement in the Exchange and on the Street. It mounted to 88, and then somebody dumped several thousand shares on the market, and it dropped to 86. Jack was out on an errand at the time, and didn't hear of the fall back.

Sam happened to be watching the indicator at the time, and thinking a panic was about to set in got frightened, rushed to the 'phone and ordered his broker to sell out. Then he tried to communicate with his friend, but could not. By the time Jack got back to the office the stock had recovered, and was mounting toward 95.

## CHAPTER XVII.—Conclusion.

The closing quotation B. Y. & F. that day was 90 3-8, and Jack concluded that he wouldn't take any further risk of a sudden slump, but would order his stock sold first thing in the morning, in four lots of 2,500 shares each.

"I'm going to sell right off," he said to Sam, when he met him on the way home. "You'd better follow suit. Lots of people think it's going to par, but I'm not going to chance it."

"I sold at 86 to-day, and cleared \$6,300," replied Sam, who was now sorry he had been frightened into parting with his stock, and thus doing himself out of \$1,600 at the present figure.

"Oh, you did, eh?" said Jack, in some surprise. "How came you to do it?"

Sam explained with some reluctance, for it seemed like a confession of the want of nerve on his part.

"Well, I don't blame you. Some broker must have unloaded a big block on the market. The syndicate, of course, took it in, or there probably would have been a big slump. Treadwell and Bunner can have my stock to-morrow, though I dare say they won't relish the idea of being obliged to accept it."

"How do you know they'll have to take it?"



asked Sam. "There are a lot of other brokers after the stock."

"I don't know, and, to tell you the truth, I don't care who takes it off my hands, as long as I get rid of it at my figure."

"You have 10,000 shares, haven't you?"

"Yes."

"Then you should clear \$200,000."

"That's the way I figure it."

"Why, you'll be worth over a quarter of a million!"

Jack grinned.

"Sounds good, doesn't it?" he said.

"Great Scott! I should say it did!"

"Well, just watch my head to-morrow and let me know if it has grown any bigger."

"No fear of that," replied Sam. "You take good luck cooler than most men would."

"What's the use of getting excited over it. Why, a fellow fainted in our office to-day, when he got his statement and a check representing a profit of \$22,000 on a little deal in Rock Island. I don't know what would have happened to him if his luck had gone the other way."

"Might have gone home and killed himself."

"Possibly. Such people ought to keep out of the market."

"That's right; but they won't."

B. Y. & F. opened at 90 1-4 next morning and that was the figure that Jack's shares went at, but whether the syndicate had to take it or not he never knew. The market didn't break, and the stock went up to 92 during the day. It remained in the nineties for a day or two, and then gradually fell to 85, where it rested, and even advanced three-eighths of a point. As soon as Jack got his check, which called for \$270,000 he told Mr. Newell about the deal, and the broker congratulated him on his good fortune. Mrs. Newell told Broker Jarboe that afternoon that his messenger boy had made \$250,000 by lucky plunges in the market during the past year and a half. Jarboe thought he was joking until Mr. Newell solemnly assured him that he had seen a check made out to Jack's order for \$270,000, which had come from the Manhattan National Bank that morning. Of course, Jarboe circulated this remarkable news, and it wasn't long before the whole Street had heard about the lucky messenger boy, and scores of brokers dropped in at Newell's on purpose to catch a sight of the fortunate youth.

One broker had the nerve to ask Jack to invest \$100,000 in a blind pool he said was getting up.

"Nothing doing," replied the lad, with a grin.

"I can guarantee that you'll double your money in two weeks," said the foxy broker, insinuatingly.

"I'm much obliged to you for the offer, but I want the money to rent a flat in Harlem."

Jack said that with a perfectly sober face, and the broker looked at him narrowly.

"What do you mean by that?" he asked.

"Well, I hear rents are going up there, and there's no telling what altitude they'll reach, so it's best for one to be prepared for the worst."

The broker suspected that the boy was guying him, and he took his leave in a hurry. That afternoon, about one o'clock, Mrs. Warner and Jennie made their appearance at Mr. Newell's

office to keep an engagement they had made to lunch at Delmonico's with Jack. This was the first time that either had ever been in Wall Street. Jack presented them to Mr. Newell, who expressed himself as delighted to make their acquaintance. Bessie Dean, with Mr. Newell's permission, was included in Jack's Delmonico lunch party. He had invited her the day previous, and she came over to the office in her "glad rags," as Jack called them.

Sam Holland, of course, was not omitted. Jack had engaged a table in advance, and ordered the swellest lunch the restaurants could produce, without wines. They started for Delmonico's at two o'clock, and their arrival attracted considerable attention among the brokers crowding the room, for Jack was readily recognized by half of the men present, and Sam was also identified by many with whom he came into daily contact. The brokers all wondered who the two pretty girls were, and who was the chaperon of the party. Mr. Jarboe was just finishing his lunch when the party came in, and he was very much surprised to see that Jack was the leading feature at the table. He paused on his way out and nodded pleasantly at the boy.

"Mr. Jarboe," said Jack, "let me introduce you to my mother."

The broker bowed with great politeness to Mrs. Warner.

"And this is my sister Jennie," continued the boy.

"Happy to meet you, Miss Warner," said Mr. Jarboe, regarding her with more attention than pleased Sam.

"Miss Dean, Mr. Jarboe. Of course you know my friend Sam Holland, who is employed by Davis & Co.?"

Mr. Jarboe lingered a few minutes to talk with the girls, and then left. The lunch was a great success, and every moment of it was enjoyed by those who took part in it. All this occurred a few years ago. Jack is now a prosperous broker, worth half a million or more, with an office in a Broad street building, while Sam Holland is chief clerk for Davis & Co., on Wall Street. Mr. Newell is still in business at the old stand, but it is confidently believed that Jack Warner will succeed to his business when the old man decides to retire.

Jack hasn't got married yet, but it is said he is paying devoted attention to Bessie Dean, who, although a year older than he, is one of the finest girls in the Borough of Brooklyn. At any rate, Jack is building a sumptuous home on Riverside Drive for somebody, whose name is kept a secret for the present from all but a select few who are very partial to Bessie Dean. Jack continues to beat the other brokers occasionally at their own game, and the reputation he bears in the Street is that he's a young man altogether too smart to be done.

Next week's issue will contain "A ROLLING STONE; or, THE BRIGHTEST BOY ON RECORD."

---

Young Man—What did your father say when he heard I had kissed your sister? Little Girl—He said that was encouraging.



## CURRENT NEWS

### THE WOMEN OF SPAIN

In Spain a woman can go nowhere unaccompanied by her servant. If she goes out to tea in full daylight she must wait for the servant to fetch her home. If she goes to the town to visit a dentist, she must never move without her servant and never go near any kind of amusement.

### GUNMAKERS BECOME FARMERS

Gunmakers of Ingolstadt are planning to migrate to Brazil to become soil tillers. Until the end of the war the making of cannon, munitions and other army supplies was the principal industry here. In all fifty-five families have made arrangements to leave early this year to establish a German colony with the aid of the Brazilian Government.

### BAD BILLS STIR CHICAGO

Chief of Police Collins stated that from 300 to 400 complaints were being received every twenty-four hours by the Police Department

about counterfeit \$10 bills being circulated in Chicago and its environs. Thomas I. Porter, Chief of the United States Secret Service in Chicago, has issued full description of the counterfeit bills.

Peter Drautzberg, special agent of the Department of Justice, declared the present one of the largest and most successful counterfeiting schemes ever carried through. The number in circulation seems to increase daily.

### WESTON, 85, PLANS BIG HIKE

Edward Payson Weston, famous pedestrian, walked into Boston, Feb. 5, from his farm in Highland, Ulster County, seventy-three miles from New York City. He came to arrange for a record-making hike on March 15, which will be his eighty-fifth birthday.

He asserted that his health today is, and has been for a year and a half, 100 per cent. better than it was when he was in his seventy-fifth year, and he was by no means unhealthy at that time.

## TAKE NOTICE!

## MYSTERY MAGAZINE, No. 152

is now on the newsstands and contains the marvelous mystery story —

### “WEAPONS OF HATE”

By ERIC HOWARD

It should be read by every boy who is interested in detective tales.

The beginning of a new Serial of intense interest,

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by J. B. WARRENTON, also appears in this number.

The short stories which this issue contains are of special interest to our readers. The titles are

THE KALONG KISS, by Douglas M. Dold

WHISPERING EYES, by Ernest A. Phillips

THE BARSTOW CASE, by J. Werner Phelps

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All of these stories were selected from among our best writers and hold the reader's interest from beginning to end.

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# Wrecked On The Desert

— OR —

## THE ADVENTURES OF TWO BOY PROSPECTORS

By GASTON GARNE

(A Serial Story.)

### CHAPTER XXII.—(Continued).

"Now don't put it that way, father!" said Edna. "I'm willing to stay in the oasis if you wish it, but after what has happened I do think we would be happier elsewhere."

"And I agree with you," added her father. "We can no longer trust Ramon and Tony. It is decided that we are to go."

He sat silent for a moment, and then began his story as follows:

"I am a native of New York City, but shortly after the death of my wife I gave up and went out to Santa Fe, New Mexico, taking Edna, then a child of three years, with me. I was educated as a physician, but I only practised for a short time. My specialty was the care of the insane. I was for several years connected with the Bloomingdale Asylum. I am also an analytical chemist. Upon reaching Santa Fe I was put in charge of the New Mexican territorial asylum for the insane, in which many of the patients were criminals. Among them, though not a criminal, thank Heaven, was my unfortunate sister, Mrs. Sanders, who had been driven mad by the brutal treatment of her husband, the man we buried in the desert, Jack. It was principally that I might care for her that I went to Santa Fe."

"Of my sister's troubles I shall not speak. They concern nobody now but myself, and I want to forget them. Enough to say that Philip Sanders was my bitter enemy. Once he was my bosom friend."

His voice trembled as he said this, and Edna pressed his hand, whispering:

"Don't dwell on that, father, please."

"I won't. I'll be a man!" replied the doctor. "Indeed, I will cut the whole story short, for, after all, it interests no one but myself. Boys, I remained several years in charge of that asylum. There I met Dr. Glick as one of the patients, also Manuel, Pedro's father and the others. My finish came one dreadful night when, while working in my private laboratory, a retort filled with a powerful acid exploded and disfigured me so shockingly that—that——"

"Oh, cut that out, sir," broke in Jack. "It is not necessary that you should go into details. We can imagine how you must have suffered."

"Suffered!" he replied, with a shudder. "No words that I could use would begin to describe my sufferings. I became insane myself, and remained so for two years. It was then that I learned what the insane really suffer, and after

my release I vowed to aid such unfortunates as far as lay in my power.

"I had some money, but it scarcely made my situation easier. I dreaded association with my fellow beings, forced to wear the mask, as you see me now. Years before, as a young man, I had prospected in this country, and it was then that I discovered the old crater and its lake. My thoughts now reverted to it, and I determined to visit it again, with a view of establishing myself there, as I ultimately did."

"That is really about all that need be told, boys, except to add that I gathered these lunatics about me and came here. They were all freed, through my influence, and on condition that they should never return to New Mexico. Glick came later from a Nevada asylum, as I told you. My sister and Edna were brought here by me after we had finished the house and all was prepared. Perhaps it was a foolish move, but in our own way we have been happy in our desert home. But you see how it has ended. Juan, Ramon and Tony seem to have put their heads together and got up this secret still. Manuel assures me that he had nothing to do with it, but I hardly believe him. Anyway, I am done with it all, and am now ready to go back to the world. Even without this gold, which amounts to many thousands of dollars, I am rich enough to live comfortably for the remainder of my life."

"But how do we go, sir?" asked Arthur. "Jack has not told me. This underground river——"

"Is our road," Doctor Furman interrupted. "I have explored it to its end long ago. It is the outlet of the lake. It empties into a branch of the Colorado river near the mining town of Overton, at the foot of the Virgin range. There I have friends, and from there we can easily strike down into Arizona. I propose to go first to Prescott, where I also have friends. Beyond that my movements are uncertain."

"How long a journey is it?" asked Arthur.

"About twenty-four hours," was the reply.

"Is it underground all the way?" asked Jack.

"No," answered the doctor. "We run out after about six hours into a desert country and one scarcely known; for the remainder of the way the stream flows on the surface. There the water becomes quite brackish owing to the alkali. Some time ago I built one boat and went in it to Overton. Recently I started on a second, which is now completed. My mules are dead, and there was always danger that something might happen to the car. But now, Jack, you and I must return to the ranch, for I have a sad duty to perform. Those rascals, when they captured me and locked me in the cave overhead, thought they had me fast and could make me reveal my secret. They knew nothing of this under cavern, with the exception of Manuel, to whom I must give all credit for keeping his mouth shut. I felt certain that he would come to my aid as soon as he could, and so it proved."

"He stood my friend, too. We don't want to forget that," put in Edna.

"I shall never forget it," was the reply. "But now, Jack, let us go. Manuel, we are leaving now. I trust Edna to your care."

(To be continued.)



## GOOD READING

### A SCENIC WONDER

The new Yakima highway to be opened for traffic early in the spring is a scenic wonder, the most remarkable in some respects in the entire country. Some of the outstanding features of it are:

The deepest rock cuts in the United States, ninety and ninety-eight feet.

A 238-foot tunnel through a great rock ridge.

Winds through a forest of petrified stumps, remains of huge trees alive before the lava rock buried them. Clings to sides of rock cliffs 1,000 to 1,500 feet above the Kakima River.

Eleven times the road plunges through or under rock canopies.

Thirty-six mile stretch of it cost \$1,000,000.

Eliminates three summits of the Cascade Mountains, one higher than famous Snoqualmie Pass.

Passes through an altitude with minimum snowfall, permitting all-winter traffic.

### ASTUTE FARMER MAKES PROFIT ON PEANUTS

Twelve thousand huge sacks of peanuts, held in a warehouse here until fairly alive with Mediterranean maggots, were condemned by inspectors of the State Department of Foods, Drugs and oils, Seattle, Wash.

They were sold to a farmer for hog food. The farmer was educated in an Eastern agricultural college and was well informed on many rural subjects. He passed the peanuts through a blower, recovering the moths, larvae and maggots. This by-product was sealed in containers and sold to the State Fish and Game Department for use as food for the young pheasants on the game bird farm near Walla Walla.

The farmer, who paid \$500 for the peanuts, received \$900 for the maggots and utilized the 12,000 sacks of nuts for hog feed after all.

### A REMARKABLE LIZARD

The chameleon is one of the most remarkable members of the lizard family. It is quite common knowledge that the chameleon has the ability to change his color to correspond with his surroundings, but this gift of nature is not restricted to the chameleon. Other lizards have the same facilities for quick change of make-up. The most remarkable thing about the chameleon is his tongue. It is this gift of nature that has preserved him as a distinct type of the lizard family, for his natural movements are so slow he probably would have starved to death long ago were it not for his lightning-like tongue.

Another interesting feature about the chameleon is the fact that he can see in all directions at once. He has very prominent eyeballs, but they are so covered up by the lids that only tiny beads of the eye appear. To make up for this the chameleon can roll his eyes in any direction. When one eye is looking up, the other can look down, or when one is looking to the front the other can look to the rear.

Although he is only a foot in length, including his tail, which helps him to cling to trees, the chameleon's tongue is six inches long when extended. Notwithstanding his slowness, he is one of the most dexterous of insect catchers and is particularly expert in catching flies, butterflies and grasshoppers. His method of capturing a delicate morsel of food is to move quietly and slowly upon his quarry. So slowly does he move, that motion is scarcely perceptible. When within six inches of his insect dinner he stops. After gazing a second or two, his tongue darts out and comes back with the insect sticking to the end of it. His tongue moves so quickly it is almost impossible to see the motion. It is shaped like a cup at the end, and is covered with a sticky fluid, from which there is no escape.

Should flies fail to appear, the chameleon does not much mind. He can go for months without food. It is this power of his to fast which made men believe that he lived on air.

His feet are responsible for his inactivity on the ground. The toes are tightly tied together in two widely separate bundles, but the front and hind feet are not alike. In the front foot the division between the bundles comes between the toes corresponding to what we call our first and second fingers, whereas in the hind foot it lies one space further on between the third and fourth toes.

The green lizard of Florida has often been mistaken for the chameleon, but the true chameleon does not live in America.

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# INTERESTING RADIO NEWS AND HINTS

## SCIENTIST SURE OF WIRELESS VISION

Edmund Edward Fournier-D'Albe, inventor of the optophone, which enables the blind to read through their ears, and the tonoscope, which makes speech intelligible to the deaf, has added his prophecy to those of other scientists who recently have forecast the early achievement of tele-vision—seeing by wireless. Doctor Fournier-D'Albe consented to be quoted as saying:

"I believe television will be accomplished this year. I'll stake my whole scientific reputation on it—I'm certain of it."

He envisages a time a few years hence when explorers equipped with television cameras will make possible the projection of moving picture screens in European and American cities the scene attending their climes, say of Mount Everest, or their polar explorations, or even the examination of the ocean's floor by means of submarines. Doctor Fournier-D'Albe is credited with sending the first protograph by radio.

## RULES FOR ANTENNAS

The ruling laid down by fire underwriters states that antennas outside of buildings shall not cross over or under electric light or power wires of any circuit carrying current of more than six hundred volts or railway or trolley feed wires, nor shall it be so located that a failure of either antenna or of the above mentioned electric light or power wires can result in a contact between the antenna and such electric light or power wires.

"Antennas shall be constructed and installed in a strong and durable manner and shall be so located as to prevent accidental contact with light or power wires.

"The ground wires may be bare or insulated and shall be of copper or approved copper clad steel. If of copper the ground wire shall not be smaller than No. 14, B and S gauge, and if of approved copper clad steel it shall not be smaller than No. 17 B and S. It shall run in as straight a line as possible to a permanent ground. Preference shall be given to piping. Gas piping shall not be used for grounding protective devices. A ground clamp shall be used wherever the ground wire is connected."

## DISTRIBUTED CAPACITY

A condenser has capacity by virtue of the fact that electrical energy is stored in the space between the plates. The ordinary condenser consists of two or more conducting plates, with an insulating material or dielectric between. The capacity is concentrated within the condenser and is known as "lumped" capacity.

Not only condensers have capacity, but any two electrical conductors which are at different electrical potentials have capacity between them. Electrical energy is stored in the dielectric be-

tween the turns of a coil. The turns of wire act similarly to the plates of a small condenser. The result is a series of small capacities which are distributed along the length of the coil, and these capacities added up made the total "distributed" capacity of the coil. A coil, therefore, is not only a pure inductance, for it has capacity across its terminals equal to the "distributed" capacity of the coil. In calculating the wave length a coil will reach, not only the amount of wire or inductance must be considered, but also the resistance and distributed capacity.

## REINARTZ TUNER

The Reinartz coil is a simple circuit tuner but more selective than the single circuit regenerative set. Critical tuning in the antenna circuit is avoided because the antenna circuit is tuned to a much shorter wave length than that which is received. Close coupling between the antenna circuit and grid circuit of the vacuum tube makes it possible for the antenna to transfer energy at the longer wave lengths to the grid circuit. Acting as a collector circuit only the antenna circuit does not require fine tuning adjustments. Regeneration is obtained and accurately controlled by a combination "tickler" and coupling condenser. The tickler winding is tapped at several points and together with the condenser an accurate amount of regeneration is obtained between the various taps.

The tuning coil is built in spider-web form, but is not a continuous winding. It can be home-made or purchased at radio stores. No. 24 or No. 26 copper magnet wire should be used as the windings. Forty-five turns are wound and taps taken off at the fifteenth, thirtieth and forty-fifth turns. A break is made in the circuit at the end of the forty-fifth turn. This forms the plate coil. The winding is then continued in the same direction, but must not make any electrical contact with the plate coil. On this second coil taps are taken off each of the first five turns, the seventh and the ninth, and each tap is joined to the points of a multiple point switch. This section forms the antenna tuning coil. No break is made in the winding at this point, but the wire is continued until twenty-five more turns have been added, and a tap is made at the twenty-fifth turn. The thirty-second turn is the next tap, then the thirty-ninth winding constitutes the secondary or grid circuit.

The coil is wound on a circular disk about six inches in diameter. The form can be cut from a heavy cardboard. Nine slots should be cut in the form radiating from a center with a diameter of two inches. The winding must be very close. The most critical tuning is done by the grid condenser. The switch points can generally be left in a fixed position.

Audio amplifiers can be added to this circuit in the usual way by connecting the first audio amplifier transformer in place of the phones.



## THE MEANING OF "REFLEX"

Reflex circuits are the latest development in radio and are fast gaining in popularity. The word "reflex" in connection with a radio hook-up seems to be a puzzle to many radio enthusiasts. Reflex means "to turn back upon itself or in the direction where it came." Electrical currents of different frequencies in the radio circuit are superimposed upon each other without interference. In such a circuit the vacuum tube is used for two purposes. It serves as an amplifier of radio frequency currents and as an amplifier of audio frequency currents. That is, it amplifies the incoming radio impulses before they are rectified to audio frequency, detected or rectified by the crystal to audio frequency currents and is superimposed upon the same amplifier tubes as an audio frequency current. A radio frequency current is one which oscillates or vibrates far about the sound range of the human ear. An audio frequency is one the ear can hear. The two currents traveling through the amplifiers at the same instant, one at radio frequency and the other at audio frequency, do not interfere with each other. The two currents superimposed upon each other are of different frequency, and for this reason do not lose their identity.

The reflex circuit has several advantages over the regenerative and radio frequency circuits generally used at the present time. It allows the efficient use of a crystal detector which gives clear reproduction of sound. Regeneration is not used and therefore distortion due to that cause is eliminated. It requires half the number of tubes, which greatly reduces the cost of the set. Using fewer vacuum tubes the batteries last longer. The reflex tunes extremely sharp, thereby minimizing interference.

The tubes are coupled with both radio and audio frequency amplifying transformers. Condensers must be shunted across the primary and secondary of the audio transformers because the windings act as choke coils to the radio frequency currents. The condensers serve as a path for such currents. If the transformers have a low impedance in their secondary windings the by-pass condensers can be omitted. The phones and loud-speaker also act as a choke and must be shunted by a condenser. All wires in the hook-up must be as short as possible. The wires should not run close to each other or parallel. Not more than two stages of audio frequency amplification should be used. The accumulative effect of such amplifiers is so great that it paralyzes the tube. The potential on the grid in such a case is so great that a feeble radio frequency wave has little effect.

A certain reflex circuit is equal to one step of radio and one step of audio frequency amplification. The tuning is done with the primary inductance and condenser and with the secondary condenser, which should have a vernier attachment. An amplifier or "hard" tube must be used. The "B" battery should range from sixty to ninety volts. A potentiometer of 300 or 400 ohms resistance, helps to stabilize the circuit.

Cleanliness and neatness are important for efficient operation of a radio receiving set. Dust should not be allowed to gather on the instruments for it causes leaks in the circuit. Dust between the plates of a variable condenser develops

short circuits and collections of dust or soot on the antenna insulators make it easy for the radio currents to leak away to the ground before they reach the receiving set.

One operator noticed the signals gradually growing weaker. He overhauled the entire set, carefully inspecting all connections, but this failed to locate the trouble. He began to lose faith in radio. One morning while dusting about the room his wife just happened to brush the dust off the spiderweb coils mounted on top of the cabinet. That night the set worked to perfection, as it did when first installed.

A Mississippi radio follower discovered the concerts gradually losing their intensity and the music of distant stations began to disappear entirely. He did everything he and his friends could think of to remedy the trouble. Determined to locate the fault he tried a friend's set connected to his antenna and ground, thereby tracing the trouble to the apparatus. He bought a complete set of new instruments and mounted them on the hard rubber panel in place of the old ones. The music was just as faint. The only thing left to test was the panel. The idea occurred to him to clean the panel before discarding it for he felt possibly some acid used in soldering connections had crept into the panel making it a conductor instead of an insulator. He soaked a cloth in ether and as he rubbed it across the panel it turned black. The problem was solved. Soot from a near-by cotton mill had deposited a coating on the panel causing a leakage of the radio currents. Neighbors in that locality were having the same trouble and they discovered that the cotton mill soot was also leading their radio waves astray.

Periods of silence during the broadcasting of a theatrical play do not necessarily indicate the receiving set is not operating properly. Recently a radiophone station was broadcasting several acts of a performance direct from a New York stage when suddenly and without warning, silence prevailed. Listeners having less faith in the receiving set than in the transmitter began to search through the wiring for a broken connection. About ten minutes later the voice of the announcer expressed regret that the last few minutes had passed without entertainment, but since the act was a shadow dance there was no sound to be broadcast.

Steinmetz estimated that the energy in a pound of coal is more than enough to operate a radio receiving set continuously for over a thousand years, so feeble are the radio impulses which the antenna intercepts from the ether.

The energy in the flame of a match burning for two seconds is calculated to be enough to create audible sound in a sensitive radio head set for 10,000 years. It is estimated that less than one-thousandth of the received electrical energy is transformed into sound. The force of air waves produced by the voice on the microphone in the broadcasting studio is calculated to be more than 10,000 times that received from the diaphragm of the phones. Such illustrations attest the feebleness of radio currents in the receiving circuit. All connections should be soldered, binding posts tight, every contact clean to afford good electrical connections and an easier path for the radio impulses.



## FAME AND FORTUNE WEEKLY

NEW YORK, MARCH 7, 1924

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## ITEMS OF INTEREST

## RAISE RABBITS FOR PREY

The United States Biological Survey in Alaska has started stocking islands in this vicinity with rabbits in the hope that they will become established well enough to provide a continuous supply of food for carnivorous animals with valuable fur.

Two kinds of rabbits have been placed on the islands, the Snowshoe, from the vicinity of Anchorage, Alaska, and the Varying Hare, from the Puget Sound region in Washington. Ernest P. Walker, agent for the bureau, has issued an appeal to the people to protect the rabbits.

## CROCODILE SKIN COSTLY

Ten franc an inch is the price now being asked for the fine tan-crocodile skin so fashionable for women's golf and walking shoes. As for the much favored antelope hide, it is fast becoming priceless.

Fortunately the feminine shoe favored by fashion's latest decree does not require much leather. It is little more than a toecap and heel piece joined together by one, or more, thin straps. It's an ill wind that blows nobody some good, and the shoe dealers do not hide the fact that leather is rising with the dollar, with the pleasing result of filling their establishments with far-sighted folk who are anxious to stock up before the rise.

## NEW SET OF IRAQ STAMPS

Collectors will be anxious to obtain the new series of stamps issued by Iraq, better known as Mesopotamia, specimens of which have now reached this country. So far as is known these are the first stamps ever to be designed by women. They have been issued to commemorate the freedom of the Land of the Date, which now is free after centuries of foreign rule.

It would seem that these new stamps are destined to be of permanent philatelic interest, as some denominations already are out of print. Thus the issue of 1½ annas has been exhausted, while of the 2 rupees only a few are left. One of the most interesting stamps of the series is

the one anna which, against a background of date palms, shows the circular native boats, called coracles, descending the Tigris. The stamps were designed by Mrs. Colin C. Garbeet and Miss Edith Cheesman.

There are twelve values and eight designs in the series. The ½ anna olive green shows the mosque of Moadham, the 1 anna, sepia, coracles on the Tigris; the 1½ annas, rose, the winged god Illus; the 2 annas, ochre, the winged bull; the 3 annas, indigo, the ruins of Ctesiphon; the 4 annas, purple, a standard bearer of the Desert Camel Corps; the 6 annas, green, the mosque of Kadhimian; the 8 annas, mustard, the standard bearer; the 1 rupee, green and brown, the Tree of Life; the 2 rupees, green, the mosque of Moadham; the 5 rupees, orange, the standard bearer; the 10 rupees, red, the mosque of Kadhimian.

## LAUGHS

"Binks inherits his wit." "Yes, he writes the same jokes his grandfather wrote."

The Tailor—I can't make you another suit until you pay for the last. The Customer—Great Scott! I can't wait that long!

Friend (looking over Brown's unfinished flat)—And what is this passage for? Brown—Passage! Great Scott! This is the dining-room!

Mrs. Skinnum—Why are you all hiding from Tommy? Little Lizzie—We are playing "grown-up," and Tommy is the butcher come with his bill.

"So you're engaged! Good work, old man! Is she pretty?" "Pretty! Say, if that girl ran for the Presidency of the United States, there wouldn't be a woman vote for her!"

Business Manager—Well, how many orders did you get yesterday? Heeler—I got two orders in one place. B. M.—That's the stuff! What were they? H.—One was to get out and the other was to stay out.

Snyder—Where did you get these matches, or rather what kind are they? Simpkins—They are slow matches, and I got them yesterday when I was in Philadelphia.

"I knew you were coming to-night to call on my sister," said Willie. "How did you know?" inquired Mr. Staylate. "Because sis has been asleep all the afternoon."

"Open your mouth; I shall not hurt you—you will feel no pain," said the dentist to a patient. "Doctor," exclaimed the latter, after the operation had been performed, "now I know what Ananias did for a living!"

Mother—Now go kiss nurse good-night and let her put you to bed. Little Helen—Don't want to! She slaps folks that try to kiss her now. Mother—Why, what a story, Helen! Helen—Well, you ask papa if she don't.



## BRIEF BUT POINTED

## FISH BY THE BUSHEL PICKED UP IN FIELD

Drawing the water from Lake Delta, a Barge Canal reservoir, Rome, N. Y., for the double purpose of repairing gates at the dam and locating the bodies of two boys drowned last autumn, has carried tons of game fish to the Mohawk River flats east of this city. Thousands of brown trout, black bass, perch, bullheads and other fish have been swept over the ice fields and left stranded. Residents of the city are fishing with bushel baskets.

Harry Ackley, President of the Rome Fish and Game Association, which has been stocking the waters flowing into the lake, said recently it would take five years to restore the fishing grounds that have attracted hundreds of sportsmen from Central New York in past seasons.

## 300,000 PICTURES A MINUTE

Photographs at the rate of 300,000 a minute—thirty-one times as fast as those reeled off by the slow-motion picture camera—are being made at Shoeburyness under British Government auspices. The camera used in these lightning snapshots weighs two tons and is being used by ordnance experts to examine the behavior of shells and armor plate.

It has shown clearly, also, what happens to a golf ball when struck by a club-head. The ball is pressed flat on one side during the 1-1200th part of a second that the driver is in contact with its hard surface.

An exceedingly hard rubber ball, teed up and then shot at by a wooden plug projectile, acquired some curious shapes before returning quickly to the simple life of a stationery sphere. When the projectile hit it, the ball was pressed into the shape of a half moon. Flying through the air, it expanded in the direction of flight until it looked like an egg. Striking a steel plate, it expanded in the opposite direction until it had the appearance of a coin stuck on a wall. Then it rebounded and became again a sphere.

## DOW'S TEMPERANCE TRIP

Chaplin McCabe, 128th N. Y., says that on June 30, 1863, after the surrender of Port Hudson, La., a small force of mounted rebels under a man named Logan swooped down upon a house near by where General Dow was convalescing from his wound. Annoyed by the loud talking, Dow stuck his head out of the window and commanded silence.

"And who are you?" came a voice.

"I'm General Dow!" shouted the irate one.

"Just the man I'm after!" was the rejoinder; and soon the general was a prisoner and on his way to Libby at Richmond.

General Dow had as much of a reputation in the South as a temperance worker as he had in the North and this fact served him a good turn while a prisoner. He was invited to go to Georgia and make some temperance speeches. He accepted and was gone six weeks, being entertained

at the best homes in that State. Upon his return to Libby he made a speech to the Union prisoners on what he had seen on his trip inside of rebeldom. He was warming up to the subject and enthused by his patriotism was exclaiming: "The Confederacy is nothing but a hollow shell," when a guard's head popped up the stairway. It would never do for him to be suspected as a spy while he had been out on this friendly visit, so he went on: "As I was saying, the drink evil is a hollow shell and once cracked will never pull itself together."

The guard went about his business and reported that the old crank, Neal Dow, was making a temperance speech and no harm would come of it.

## LOOK, BOYS!

## TRAPEZEE

## The Acrobatic Wonder Toy

## ALMOST HUMAN IN ITS ACTIONS!

It consists of a handsome parallel iron frame on which the little yellow man accurately performs like an athlete.

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**THE FLYING TRAPEZE** — Release the trigger-pin and the figure swings forward, gripping the brass trapeze-bar, turns a somersault in the air and catches a cross-bar by his heels.

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## BRIEF BUT POINTED

### GREECE'S ANCIENT WASHTUBS

Owing to the scarcity of wood and metals in Greece, washtubs are seldom seen. In the little village of Khasia, near Athens, the women have utilized stone sarcophagi that are more than 2,000 years old.

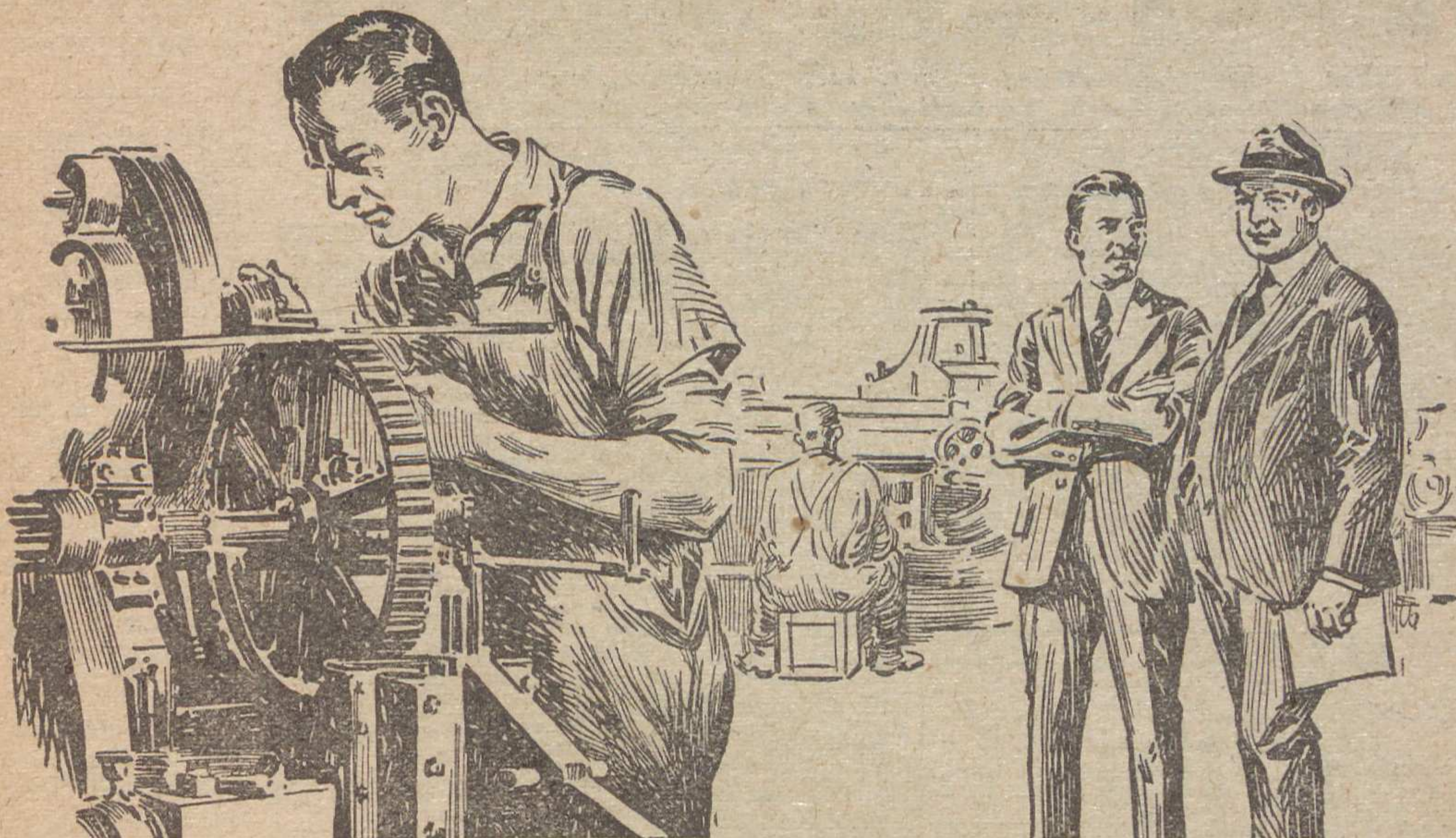
### LONDON TO CAIRO IN A DAY

To Cairo in one day, and to India in four days, is the aim of the new Imperial Transport Company. The company, says the *Evening News* seeks tenders for planes with twin or triple engines, capable of cruising at 105 miles per hour, with a top speed of 125 miles and being able to fly 1,000 miles without a stop.

## CROSSES THE SAHARA IN 5 DAYS 4 HOURS

The Sahara Desert has been crossed from north to south in five days and four hours by automobile containing the French Military Mission from Colombechar, Algiers, to the Niger. The party started Jan. 25, and arrived Jan. 31, but this includes supplementary reconnaissances of over 400 kilometers, the actual time being thereby prolonged to six days. The vehicle used was a six-wheel Renault, ten-horsepower type, which recently successfully crossed the great sand dunes of Southern Tunisia in Southern Algiers. The *New York Times* correspondent was present on that journey, which was subsequently continued to Wargia and Gardia across the terrible mud lands and lava rocks, showing the new type of car is able to go anywhere over the Sahara. It was then planned to make record time trips to Timbuctoo on the Niger.





## “He’s Already Patented Four Inventions”

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“Then, gradually, I noticed an improvement in his work. He seemed to really understand what he was doing.

“One day he came into my office and said he had worked out a new arm for the automatic feeder. I was a little skeptical at first, but when he started explaining to me, I could see that he had really discovered something. And when I started questioning him, I was amazed. He certainly did know what he was talking about.

“So we sat down and talked for over an hour. Finally, I asked him where he had learned so much about his work. He smiled and took a little book from his pocket.

“‘There’s no secret about it,’ he said. ‘The answer’s right here. Four months ago I saw one of those advertisements of the International Correspondence Schools. I had been seeing them for years, but this time something inside of

me said, *Send in that coupon.* It was the best move I ever made—I knew it the minute I started my first lesson. Before, I had been working in a sort of mental fog—just an automatic part of the machine in front of me. But the I. C. S. taught me to really understand what I was doing.’

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